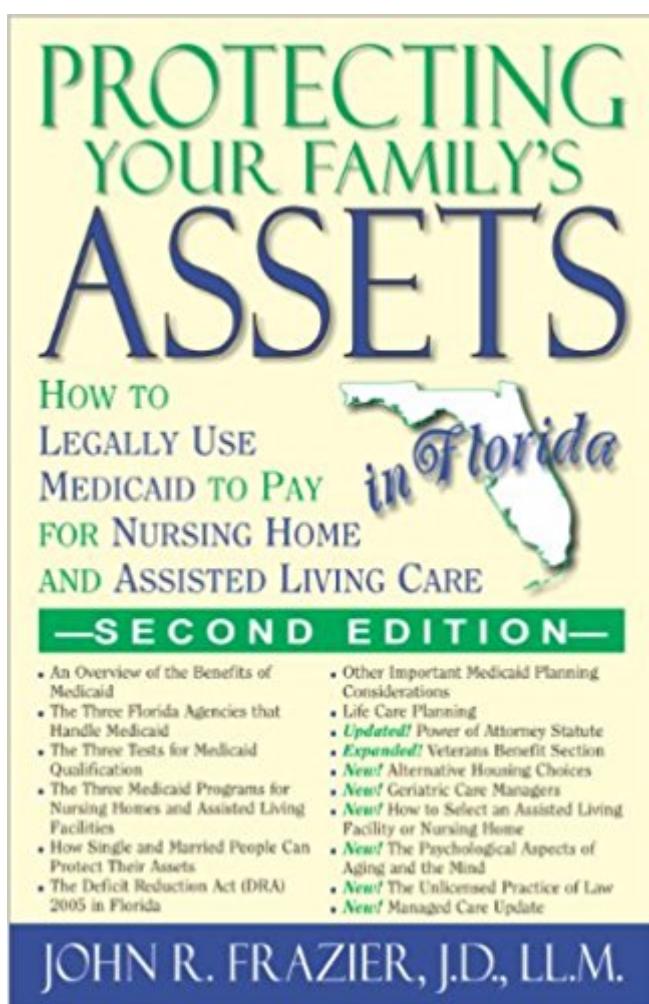


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# Protecting Your Family's Assets In Florida: How To Legally Use Medicaid To Pay For Nursing Home And Assisted Living Care (Second Edition)



## **Synopsis**

In Florida, private-pay costs at nursing facilities can exceed \$6,000 per month. Many families cannot afford to pay such excessive amounts â " which can total more than \$70,000 per year. The Florida Medicaid program can offer a solution to the high cost of nursing home and assisted living care. But Medicaid has such strict asset-and-income limitations that most people believe it can be used by only the very poor. Fortunately, the U.S. Congress and Florida law provide opportunities to help families receive financial assistance through Medicaid and protect hard-earned assets. With proper planning, even those whose assets and income greatly exceed the limits for Medicaid can qualify for benefits. Florida Eldercare Attorney John R. Frazier describes multiple strategies that families can use to qualify for Medicaid assistance. *Protecting Your Familyâ™s Assets in Florida* includes details covering the following topics, specific to both Florida and Eldercare: an overview of the benefits of Medicaid; the three Florida agencies that handle Medicaid; the three tests for Medicaid qualification; the three Medicaid programs for nursing homes and assisted living facilities; how single people can protect their assets; additional ways married individuals can protect their assets; the Deficit Reduction Act of 2005 (DRA) in Florida; other important Medicaid planning considerations, including an update on powers of attorney; an expanded Veterans Benefits section; life care planning; a new section on alternative housing choices, another way of protecting assets; a new section on the role of geriatric care managers and how to select them; a new section on how to select an assisted living facility (ALF); a new section on how to select a nursing home; a new section on psychological aspects of aging; a new section on the unlicensed practice of law in Florida, and a new Florida Medicaid managed care update. Whether planning for a familyâ™s future or in immediate, desperate need of lawful answers for the reader, a spouse or a loved one, *Protecting Your Familyâ™s Assets in Florida* can help. Written in easy-to-read language, it provides examples for the most common Medicaid scenarios faced by families in Florida. Complete with a glossary that defines terms specific to both Eldercare law and applications for Medicaid in Florida.

## **Book Information**

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## **Customer Reviews**

This is a must read for everyone. Just to know the rules makes the game a little less scary.

Financial decisions made along your path of life are made with a better understanding on why you made them as such. This book gives you the opportunity of making plans before you lose control of your life. Let's face it, we all are either going to need help in our later years or not reach them at all. Either way, we need to plan so our loved ones don't have that burden.

Really, really interesting and helpful book. Gives you a pre-understanding of legal options before talking to an elder-law attorney in Florida. A very good presentation and useful for wealth protection.

This was a good compilation of all the miscellaneous information available on the web, plus additional information specific to Florida. It was easy to read and well explained.

Useful information geared for the every day person trying to better understand this area.

Indeed a treacherous landscape to navigate especially with the landsharks touting their "free" help rearranging your assets to their benefit. There is a lot of sound advice here to keep you from imploding.

This book is clearly and succinctly written. It is helpful to anyone that needs or might need Medicaid assistance and would like to protect some of the assets they've worked hard to accumulate. The most important thing is to PLAN AHEAD and this book gives you the framework for doing so.

An o.k. book. Many viable options left out. Would recommend Medicaid Secrets, or for an in depth understanding Medicaid Planning A to Z far above this book. Seems more of an advertising tool than an education.

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