



ELDER LAW AND ESTATE PLANNING

Joseph Karp
Jonathan Karp



Medicaid benefits for assisted living very difficult to obtain

Question: My husband's mental functioning declined suddenly a few months ago. He was wandering and creating dangerous situations at home. It was urgent for his and my health that he go into an assisted living memory facility. That's where he is now. The staff there indicate that he could get Medicaid benefits for his care. Can he? Even with my two daughters pitching in each month, the cost is taking me broke.

Answer: Most likely it will be very difficult for your husband to get Medicaid benefits, even if he meets all the financial requirements (you can find a list of these online at karplaw.com/page/medicaid-planning-eligibility-information). Theoretically, Medicaid benefits are available for assisted living residents; in reality, it's nearly impossible for most people to get them timely, if at all.

Florida's assisted living long-term managed care program is seriously underfunded. The wait list is extraordinarily long. It is not uncommon for someone to be on the list for years. The most frail and ill applicants go to the top of the list, and can therefore jump ahead of others who may have had their names on the list for far longer. Applicants who are in nursing homes, not in assisted living, are also prioritized.

The Karp Law Firm, P.A.

Location, phone number:

■ Palm Beach Gardens, 561-625-1100

■ Boynton Beach, 561-752-4550

■ Port St. Lucie, 772-343-8411

Website: KarpLaw.com

Email: ask@karplaw.com

Note that if your husband does get Medicaid benefits to cover his assisted living expenses, those benefits will cover only the care provided by the facility, currently, about \$1,300 per month in Palm Beach County. Expenses for room and board are not covered.

You should go ahead and place your husband on the wait list. This is done by contacting your county's local Aging Resource Center. However, before you do, it would be wise to first meet with an experienced Florida elder law attorney who can give you detailed guidance on the process. Good luck.

Joseph Karp and Jonathan Karp are Florida Elder Law and Estate Planning Attorneys. The Karp Law Firm is located in Palm Beach and St. Lucie counties. It assists clients with wills, trusts, Medicaid and VA benefits planning, special needs planning, asset preservation, probate/trust administration, estate litigation, and probate and elder law mediation.