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2021 Nursing Home Reference Guide

ASSET LIMITS

SINGLE PERSON:

\$2,000

if Applicant has gross countable income more than \$794.

MARRIED COUPLE:

\$132,380

for Spouse of individual Applicant who is living in the Community.

INCOME LIMIT

\$2,382 Individual Applicant's Income Limit
(Gross income before any deductions).

If income is over the above limit, the applicant can qualify for Medicaid with the use of a qualified income trust.

HELPFUL INFORMATION

- ▶ Under certain circumstances, a community spouse may be allowed to keep a portion of the sick spouse's income to allow him/her to meet his/her monthly shelter costs, e.g. taxes, maintenance fees, insurance, etc.
- ▶ Homestead and one vehicle are exempt assets (\$603,000 limit on the homestead value for a single person).

To learn more about qualifying for Medicaid, visit dhclaw.com, attend one of our free long-term care seminars or call **727-397-5571** to speak with our Public Benefits Specialist.

What is the difference between Medicare and Medicaid?

Medicare is health insurance for those over age 65 and the disabled. After a three-day hospital stay, Medicare completely covers days 1–20 of skilled nursing with co-pays of \$185.50 for days 21–100 (2021). Medicare replacements (HMO or PPO) have similar, but not the same, rules.

Once rehabilitation ends, typically well before 100 days, Medicaid may help pay for long-term care at home, in an assisted living facility, or in the nursing home. In order to qualify for Medicaid, the applicant must pass a strict test looking at the applicant's income and assets. When the patient is in a nursing home, **now** may be the time to get legal assistance, protect assets and apply for Medicaid.



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