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2026 Long-Term Care Medicaid Guide

ASSET LIMITS*

SINGLE PERSON:

\$2,000

if Applicant has gross countable income more than \$967.

MARRIED COUPLE:

\$162,660

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

INCOME LIMIT*

\$2,982

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 (\$752,000 limit on the homestead value for a single person).

*To learn more about qualifying for Medicaid including the most up-to-date asset and income limits, visit [dhclaw.com/Medicaid](https://www.dhclaw.com/Medicaid).

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 \$217 for days 21–100 (2026). 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.



To learn more about qualifying for Medicaid:



Visit dhclaw.com/Medicaid



Watch one of our free long-term care seminars at dhclaw.com/seminars



Call **727-568-6708** to schedule a consultation



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