

Nursing Home Medicaid Planning

A practical guide for family caregivers
facing long-term care decisions



Agenda

1. Understanding Long-Term Care and Medicaid Basics
2. Financial Considerations and Planning Strategies
3. Avoiding Mistakes and Key Takeaways

Understanding Long-Term Care and Medicaid Basics

Why Planning Matters



A high-stakes family challenge

- Long-term nursing home needs can quickly overwhelm families emotionally and financially.
- Without a plan, choices may feel urgent, confusing, and limited.



Caregiving means balancing priorities

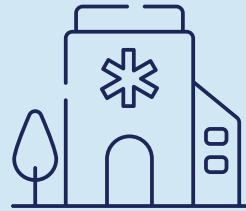
- Caregivers often juggle care decisions, home protection, and savings at once.
- A clear strategy helps accounts for both the patient spouse and the spouse at home.



Planning reduces risk

- Medicaid rules are strict and change, so mistakes can be costly.
- Effective elder law guidance can prevent delays and safeguard loved ones.

Limits of Medicare



What Medicare can do

It may cover short-term rehab after a qualifying hospital stay.



What Medicare will not do

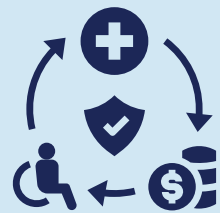
It does not pay for ongoing, long-term nursing home care.



What this means for caregivers

Plan beyond Medicare so care needs do not become a crisis.

When Medicaid Helps



What Medicaid can do

- Medicaid can pay for long-term nursing home care when eligible.
- It can continue coverage over time, not just short-term rehab.



A safety net for families

- It helps families focus on care needs, not only costs.



Rules are strict

- Eligibility follows detailed **state and federal** requirements.
- Small missteps can result in delayed or denied eligibility.

Who Can Qualify



Basic eligibility

Most applicants are 65+ or have a qualifying disability.



Care needs requirement

They must meet the state's nursing facility level-of-care standard.



Right facility matters

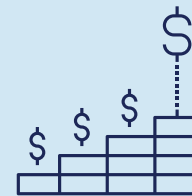
They need a Medicaid-certified nursing home with an open bed.

Income and Asset Limits



Stay within financial limits

- Medicaid approval depends on meeting strict income and asset limits.
- Even a small bump over the limit can delay coverage.



Rules are detailed and shifting

- State and federal requirements are complex and can change.
- What worked for someone else may not fit your situation.



Small mistakes can be costly

- Moving money or property without guidance can trigger penalties.
- Before you act, confirm the impact on **eligibility**.

Financial Considerations and Planning Strategies

The Cost Pressure

Monthly costs add up fast

- Nursing home bills often run **\$10,000 to \$14,000** per month.
- A few months of private pay can quickly deplete savings.

Delays can drain resources

- Waiting to act may force tough choices about care and money.
- Early steps help protect financial stability for the household.



Crisis Planning Steps



It is not too late

- Even in a care emergency, families may still have options.
- Quick, coordinated decisions can prevent avoidable eligibility problems.



Focus on smart next steps

- Confirm the facility is Medicaid-certified and has an opening.
- Organize key documents and timelines before submitting anything.



Get experienced guidance

- Medicaid rules are strict and change, so mistakes are costly.
- An elder law attorney can reduce strain while pursuing coverage.

Avoiding Mistakes and Key Takeaways

Avoid Costly Advice



Why informal advice is risky

- Medicaid rules are complex, and change often by state.
- Tips from friends may miss details that affect eligibility.



Common consequences

- Missteps can trigger a denial, penalty period, or delays.
- Families can lose coverage and spend down savings faster.



What caregivers should do

- Pause before gifting or retitling assets, including the home.
- Verify next steps with **experienced elder law** guidance.

Key Takeaways



Focus on what matters most

Aim for reliable care access, asset protection, and family peace of mind.



Protect the family at home

Planning can help safeguard a spouse at home and the residence.



Get qualified guidance

Medicaid rules are complex; mistakes can trigger denials, delays, or penalties.