

# Medicaid + Skilled Care Nursing Homes

Nursing home Medicaid is a **MEANS-TESTED PROGRAM** designed to help individuals who are **AGED, BLIND, OR DISABLED**, and **RESIDE IN A SKILLED CARE NURSING HOME**.

For a long-term resident, the **COST FOR NURSING HOME CARE**, which often exceeds \$7,000 per month, is **PAID OUT OF POCKET** by the resident, by long term care insurance, or by Medicaid.



## PERSONALIZED ESTATE PLANNING

### AREAS OF PRACTICE

*Wills + Trusts*  
*VA + Medicaid Planning*  
*Asset Protection Planning*  
*Probate + Estate Administration*  
*Guardianship + Conservatorship*  
*Powers of Attorney + Advance Directives*  
*Special Needs Planning*  
*Business Law*

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# Medicaid Planning

## THE BASICS



**Covers skilled or custodial care  
in a nursing home**



**Medicaid Waivers may cover  
personal care homes or in-home care  
if 24/7 skilled care is not required**



**Is not the same as Medicare**



## Basic Requirements for Medicaid



### NET WORTH LIMIT

*Assets must be less than the following:*

#### MARRIED COUPLE

**\$125,600**

*Georgia*

**\$68,480**

*South Carolina*

*or*

**SINGLE: \$2,000**



### INCOME LIMIT

*Monthly income must  
be less than \$2,250  
for an individual.*



### NURSING HOME CARE

*An individual must  
require skilled or custodial  
care before Medicaid will  
pay the nursing home bill.*

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### WHAT IF MY INCOME IS HIGHER THAN THE INCOME LIMIT?

The income rule in Georgia and South Carolina states that if an individual has income in excess of \$2,250 per month, he or she is ineligible for Medicaid.

However, the rule also allows for the creation of a Qualified Income Trust (QIT) to satisfy the income requirement. The QIT must be signed by the resident or a legal representative and the accompanying QIT bank account must be funded prior to becoming Medicaid eligible.

### WHAT IF MY NET WORTH IS HIGHER THAN THE NET WORTH LIMIT?

Some nursing home residents are required to spend their net worth down to the allowable limit for Medicaid.

To learn about pre-planning strategies for Medicaid or to find out about other legal techniques to protect as much of your net worth as possible, call our law firm to schedule a no-cost phone consultation.

