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Medicaid Eligibility Assessment — Florida

Prepared for: **Freddy Florida**

Generated: **February 23, 2026**

[!] **NOT ELIGIBLE YET**

Over asset limit by \$314,340.00

ASSETS

Countable Assets	\$477,000.00
Allowed Assets	\$162,660.00
Over by	\$314,340.00

INCOME

Gross Income	\$3,612.54
Patient Responsibility	\$1,682.54
Spousal Diversion	\$1,480.00
QIT	Active

TRANSFERS

Total Transfers	\$25,000.00
Estimated Penalty	2 months and 10 days

Top Issues

- [!]** Asset Spend-Down Required
- [!]** Applicant Asset Limit — Re-Titling Required
- [!]** Transfer Penalty Period

Top Opportunities

- [+]** Prepaid funeral arrangements can shelter additional assets
- [+]** Spouse prepaid funeral can protect additional funds
- [+]** Convert countable assets to exempt assets (home repairs, vehicle, prepaid expenses)

Educational screening based on the information provided; not legal advice.

Findings & Recommendations

Assets

(i) Intent to Return Home Form Required

Assets

What we found

The applicant owns a home.

Why it matters

To preserve the home as a non-countable asset, the applicant must sign an Intent to Return Home form. The test for intent to return home is subjective — it does not have to be probable or even possible that the person can return home....

What you can do

- Ensure an Intent to Return Home form is signed
- submitted with the Medicaid application. This protects the home as an exempt asset.

(!) Asset Spend-Down Required

Assets

What we found

Countable assets exceed the protected share (CSRA of \$162,660) by \$314,340.

What you can do

- Spend-down options include paying debts, prepaid funerals for both spouses, home improvements, vehicle purchase, or other exempt asset purchases.

(i) Applicant IRA is Non-Countable (Taking RMD)

Assets

What we found

In Florida, the applicant's IRA (\$100,000) is non-countable because applicant is 80 years old and must take Required Minimum Distributions.

What you can do

- The RMD amount is counted as income. Verify RMD is being taken.

(!) Applicant Asset Limit — Re-Titling Required

Assets

What we found

The Medicaid applicant is only permitted to have \$2,000 in assets, plus the home, plus one car, plus an IRA or retirement account if he or she is taking required distributions.

Why it matters

Title to all assets in the applicant's name which take him or her over that amount should be re-titled to the community spouse or otherwise addressed.

What you can do

- Review all assets titled in the applicant's name. Any assets exceeding the permitted amount must be re-titled to the community spouse or converted to exempt assets before the Medicaid application is filed. Work with an elder law attorney to ensure proper re-titling.

Income

(i) QIT Established and Being Funded

Income

What we found

Applicant's gross income of \$3,612.541 exceeds Florida's Income Cap (ICP) of \$2,982.

Why it matters

A QIT has been established and is being funded monthly.

What you can do

- Continue to deposit all of the applicant's income into the QIT each month
- distribute according to Medicaid rules.

(i) Community Spouse Income Shortfall

Income

What we found

Community spouse income of \$1,650 is below MMMNA of \$3,130.

Why it matters

Shortfall of \$1,480/month.

What you can do

- NH spouse income can be diverted to community spouse up to the shortfall amount.

(i) Income Diversion to Spouse

Income

What we found

\$1,480/month of NH spouse's income will be diverted to community spouse.

What you can do

- This is the amount needed to bring community spouse income up to the MMMNA.

Transfers

(!) Transfer Penalty Period

Transfers

What we found

Uncompensated transfers of \$25,000 will result in approximately 2 months and 10 days of ineligibility.

What you can do

- The penalty period begins when otherwise eligible for Medicaid. Consider return of gifted assets or consulting with elder law attorney.

Legal & Planning

(!) No Healthcare Surrogate — Guardianship Required

Legal & Planning

What we found

No Healthcare Surrogate Designation on file and the applicant lacks capacity to sign one.

Why it matters

Without a Healthcare Surrogate or Guardian, no one has legal authority to make medical decisions.

What you can do

- Pursue guardianship immediately. The applicant lacks capacity to execute a Healthcare Surrogate Designation. Contact an elder law attorney about guardianship proceedings.

(!) Community Spouse Estate Plan — Immediate Attention Required

Legal & Planning

What we found

Care should be taken with regard to the estate plan of the community spouse.

Why it matters

If the community spouse dies first and the Medicaid applicant inherits any assets, it could disqualify the applicant from Medicaid benefits.

What you can do

- The community spouse should get counsel from an elder law attorney immediately to review
- update their estate plan to prevent the Medicaid applicant spouse from inheriting anything in the event the community spouse dies first.

Burial & Funeral

(+) No Prepaid Funeral Plan

Burial & Funeral

What we found

Applicant does not have a prepaid irrevocable funeral plan.

What you can do

- Consider purchasing an irrevocable prepaid funeral plan. This is an exempt asset
- effective spend-down strategy.

(+) No Prepaid Funeral for Community Spouse

Burial & Funeral

What we found

Community spouse does not have a prepaid irrevocable funeral plan.

What you can do

- Purchasing prepaid funerals for both spouses is an effective spend-down strategy.

Eligibility

(-) Spend-Down Planning Required

Eligibility

What we found

Until assets are spent down to the allowable limit, the applicant is NOT eligible for Medicaid.

Why it matters

The nursing home bill must be current (paid up to date) when spend-down is achieved and the applicant is at or below the allowed asset amount.

What you can do

- Great caution
- careful planning of the spend-down process is essential. Work with an elder law attorney to develop a spend-down strategy that ensures eligibility while meeting all facility obligations.

Because this report flags multiple planning issues, a professional review is strongly recommended before filing.

Planning Opportunities

Common Spend-Down Approaches

- Pay legitimate outstanding debts (medical bills, credit cards, loans)
- Purchase prepaid, irrevocable funeral and burial arrangements
- Make home repairs and improvements to the primary residence
- Purchase or repair a primary vehicle
- Convert countable assets to exempt assets where permitted
- Pay for care needs directly (home health, medical equipment, supplies)

Timing Rules That Matter

- Eligibility requires countable assets to be at or below the state limit at the time of application
- Transfer penalties begin when the applicant is otherwise eligible and in a facility
- Applications should be timed to coincide with asset eligibility to avoid unnecessary private-pay costs
- Some planning strategies take time to implement — early consultation is important

Your Likely Best Next Moves

- Develop a spend-down strategy to bring countable assets within the allowable limit while preserving value for the family
- Consult an elder law attorney about transfer penalty mitigation options, including potential cure strategies
- Verify Required Minimum Distribution (RMD) status for retirement accounts to determine if they can be treated as exempt

This page highlights general planning concepts, not specific legal advice. Every situation is unique. A qualified elder law attorney can evaluate your complete circumstances and develop a tailored strategy.

Ready for a plan?

If you'd like help turning this report into an action plan, you can request a consultation.

[Request a Consultation](#)

Or email us: info@seniorcareres.com

<https://medicaidinaminute.com/consult?rid=3eca15e1-42b3-4293-a19b-7dbd29869a1e>



Scan to request consultation

Numbers Behind the Result

Asset Eligibility

Total Countable Assets	\$477,000.00
Applicant Asset Limit	\$0.00
Community Spouse Resource Allowance (CSRA)	\$162,660.00
Gross Spend-Down	\$314,340.00
Less: Listed Debts	—
Net Spend-Down	\$314,340.00

Income Calculation

Applicant Monthly Gross Income	\$3,612.54
Less: Medical Expenses	(\$290.00)
Less: Personal Needs Allowance (PNA)	(\$160.00)
Less: Income Diverted to Spouse	(\$1,480.00)
Resident Income Liability	\$1,682.54

Spouse Maintenance (MMNA)

Minimum MMNA	\$2,644.00
Total Shelter Expenses	\$1,280.00
Less: Shelter Standard	(\$794.00)
Excess Shelter Expenses	\$486.00
Spouse's Total MMNA	\$3,130.00
Spouse's Gross Income	\$1,650.00
Income Diverted from Applicant	\$1,480.00

Appendix A: Information You Provided

Applicant

Name: Freddy Florida
 DOB: 05/05/1945 (Age: 80)
 Marital Status: Married
 Residence: Nursing Home

Spouse

Name: Francine Florida
 Residence: Home

Children

Number of Children: 2
 Minor Children: No
 Disabled Children: No
 Children at Home: Yes

Estate Plan

Competency: Questionable
 Financial POA: Yes — James Quinn

Facility

Facility: Balanced Healthcare
 Admission Date: 01/01/2026
 Daily Rate: \$295.00
 Outstanding Bill: \$8,000.00

Assets

Asset	Value	Status
Home Value	\$450,000.00	Non-Countable
Bank Accounts	\$150,000.00	Countable
Investment Accounts	\$300,000.00	Countable
Applicant Retirement	\$100,000.00	Countable
Spouse Retirement	\$200,000.00	Non-Countable
Life Insurance CSV	\$7,000.00	Countable
Total Countable	\$477,000.00	
Total Non-Countable	\$790,000.00	

Applicant Income

Social Security	\$2,000.00
Pension	\$1,200.00
Annuity	—
VA Benefits	—
Royalties	—
Other	—
Total	\$3,612.54

Debts

Nursing Home	—
Pre-Planned Funeral	—
Mortgage	—
Income Tax	—
Property Tax	—
Vehicle Loan	—
Other	—
Total Debts	\$0.00

Medical Deductions

Part B Deduction	\$212.00
Medicare Supplement	\$78.00
Medicare Advantage or Other Insurance	—
Other (Drug Plan, Vision, Dental, etc.)	—
Total	\$290.00

Transfers (5-Year Lookback)

Year	Description	Amount
2025	Cash	\$25,000.00
Total		\$25,000.00

Spouse Income

Social Security	\$1,650.00
Pension	—
Annuity	—
VA Benefits	—
Royalties	—
Other	—
Total	\$1,650.00

Community Spouse Shelter Expenses

Mortgage	\$0.00
Rent	\$0.00

Real Estate Taxes	\$500.00
Homeowners Insurance	\$200.00
HOA/Condo Fees	\$150.00
Utilities	\$430.00
Total	\$1,280.00

Appendix B: Important Disclosures

Nature of This Report

This report is an educational screening tool prepared by Senior Care Resources LLC. Senior Care Resources is not a law firm and does not provide legal advice. This report does not create an attorney-client relationship and should not be treated as a substitute for professional legal counsel.

Accuracy of Results

The analysis contained in this report is based entirely on the information provided during the assessment process. Results may change materially if information is incomplete or inaccurate. Asset values, income figures, transfer histories, and other data points were accepted as entered and were not independently verified.

Limitations

Medicaid eligibility rules are complex and vary by state. This screening considers major eligibility factors but may not capture every nuance of applicable state and federal regulations. Program rules and asset limits are subject to change. The calculations and assessments provided represent a point-in-time analysis based on current published standards.

Recommendation

We strongly recommend that you consult with a qualified elder law attorney before making any financial decisions, filing a Medicaid application, or implementing any planning strategy discussed in this report. An attorney can verify the information, account for factors not captured in this screening, and provide guidance tailored to your specific circumstances.

Contact Us

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