

THE MEDICAID WAVIER

Thank You for visiting Isenhour Senior Services website. For over 27 Years we have assisted families in obtaining AND maintaining Florida Medicaid Benefits, and during that 27-year span, EVERY contracted client has received Medicaid benefits.

We also provide peace of mind with our written money-back guarantee, if you retain Isenhour and do not receive Medicaid Benefits due to an error on our part, we will refund our fee.

IMPORTANT NOTE: Anyone may apply for the Medicaid Waiver free of charge. Just ask the Area Agency on Aging for assistance.

Begin the process by contacting **the Area Agency on Aging** at **239.652.6900**, and you should request to start an application for the “Medicaid Waiver” program for assisted living, at home assistance or any other care assistance that may apply to the particular needs of the applicant. The AAA will **obtain basic information** from you **at this time**.

If the applicant is in rehabilitation, the rehabilitation must have been concluded before they can begin the application process.

The AAA will schedule a “Telephone Assessment” to determine the level and priority of care required.

In approximately two weeks after you complete the telephone assessment, you will receive a letter from the AAA.

It will contain the results of the telephone assessment, which will be presented to you in the form of a “Rank” number of 1 thru 5 with the number 5 being the neediest, and you will also be given a “Priority Score” consisting of two digits.

These two numbers are important because they will be placed into a computer algorithm which will determine the applicant’s place on the waiting list.

The higher the priority score, the shorter the amount of time spent on the waitlist will be.

If the Rank number and priority score are not provided, the letter will usually address the reason why a rank number or priority score was not provided.

For 2026 the asset limit for a single person would be \$ 2000.00 and the Income Cap is set at \$ 2982.00.

Please note that the **maximum amount of monthly** monetary assistance from the Medicaid Waiver is limited to an estimated MAXIMUM of **\$1700.00** and the use of this amount is restricted to the care portion only of the monthly facility invoices.

If you opt to have your consultation with Isenhour conducted via phone, please send the requested documents (Please see the document List on our website Medicaid page, Documents tab.) to Joe@IsenhourSeniorServices.com, or fax them to 239.542.7388. We understand that this option will be the preferred choice when the party responsible resides out of the immediate area, or perhaps outside of the State of Florida. This is a routine scenario, and we will gladly accommodate the needs of our clients. However, we prefer to have your documents available to review **prior to your consultation**, as this will facilitate a detailed review of your information and is essential to provide guidance going forward.

PLEASE REMEMBER: There is a FIVE-YEAR lookback period for GIFTING OF ASSETS!

When a Medicaid application is submitted, the previous five years of the applicant's financial records of banking and other assets will be reviewed by a case worker at the Florida Department of Child and Family Services. **Transfers of cash or other assets made to non-spousal individuals during the lookback period will in some cases require an explanation** to be excluded from the lookback period. It is important to note that for this reason, we ask all potential clients, during their initial contact with our staff, **if there has been any gifting during the lookback period, and to provide us with the details of those transfers.**

LOANS: A transfer of funds by the applicant during the Five-Year lookback period, to any individual **that the applicant indicates was a "Loan"** is subject to review by Florida DCF.

Isenhour will require the following documentation regarding **all loans**:

- 1.) **A written Loan Agreement**, executed within 30 Days of the commencement of the Loan.
- 2.) The Loan agreement **must specify a payment schedule.**
- 3.) The Loan agreement must **specify the rate of interest.**
- 4.) **Details of all loan payments made** to the applicant. (Loans receivable)

Reporting the "Loan" on Income Tax filings alone does NOT waive Isenhour's requirement for a written loan agreement specified above. **If the applicant holds Mortgages (They are the lender), proper written documentation is also required.**

Isenhour respects your privacy, your time, and your email, so we will not engage in unsolicited contact with you or your family.

We do not appreciate aggressive high-pressure salespeople, and you won't find one at Isenhour.

Isenhour doesn't sell annuities or insurance, and we don't exert pressure to sign a services contract.

We offer great service, reasonable pricing, a money-back guarantee, and the confidence of 27 years of experience helping our clients obtain Medicaid benefits.

Thank You for taking the time to review this information.

When you are ready to learn more, call, or email anytime. (239) 542-7366.

Isenhour Senior Services IS NOT a law firm. We DO NOT practice Law or provide legal advice.