Sawyer & Sawyer, P.A. Outlines Medicaid Crisis Planning Options for Elder Law Clients in Orlando, Florida

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Sawyer & Sawyer, P.A., an estate planning attorney practice located in Orlando, Florida, has published guidance addressing the legal options that remain available to families after a parent receives a dementia or Alzheimer's diagnosis. The firm's elder law practice serves clients in Orlando, Windermere, Winter Garden, and Winter Park who are addressing long-term care costs, Medicaid eligibility, and incapacity planning. The guidance appears in an article titled "Crisis Planning: Immediate Steps When Dementia Strikes a Parent," which examines a widely held assumption that a diagnosis forecloses Medicaid planning under Florida law.

According to the article, Florida provides crisis planning options for both married couples and single individuals after a diagnosis has been made. For married couples in Orlando and Winter Park, those options can include spending down assets on exempt categories such as home repairs or an accessible bathroom renovation, purchasing certain annuities, or establishing a personal care contract that pays a local adult child for caregiving work, provided the contract is set at fair market value and properly structured under Florida Medicaid rules. For single individuals in Windermere and Winter Garden, comparable approaches include exempt home improvements, personal care contracts, and irrevocable funeral, burial, or cremation

arrangements that remove those funds from countable assets.

The article identifies the durable power of attorney as the document that determines how much of that planning is possible. Estate planning representation provided to residents of Orlando, Windermere, Winter Garden, and Winter Park includes durable powers of attorney, living wills, designations of health care surrogate, and HIPAA authorizations. The article notes that forms downloaded from general internet sources frequently fail to meet Florida signing requirements and often omit the specific authority an elder law attorney needs in order to implement a long-term care plan.

The article also addresses the cost of waiting. Once a parent's cognitive decline has progressed past the point of signing documents, the remaining path is a court-supervised guardianship. The article reports that establishing a Florida guardianship typically costs $3,000 to $5,000, that a three-person examining committee reviews the individual before a hearing, and that the hearing is generally held four to six weeks after the petition is filed. Guardianship and probate matters handled for families in Orlando, Florida, and Winter Park proceed under continuing court supervision, with significant financial decisions subject to court approval.

Long-term care costs are a related point of confusion for many families. The article states that memory care within an assisted living facility can run $7,000 to $8,000 per month, while Florida's Home and Community Based Medicaid Waiver Program may contribute $1,200 to $1,500 per month toward that cost. The article notes that the waiver program is not an entitlement and operates a wait list prioritized by medical need, in contrast to the Institutional Care Program covering nursing home care.

"A medical diagnosis and a legal determination of incapacity are two separate things, and one does not automatically trigger the other," said Cary L. Moss, managing partner at Sawyer & Sawyer, P.A., who was admitted to The Florida Bar in 1998. "Many people in the earlier stages of cognitive decline still understand what a document does, who they are naming, and what authority they are giving, and that is the standard that governs whether they can sign. Florida offers more planning tools than most families expect after a diagnosis, but the options available in a given case depend on what documents are already in place."

The article further reports that people living with dementia are disproportionately targeted for financial exploitation, and it outlines protective measures families can take before legal documents are finalized, including online banking monitoring, credit freezes with all three major credit bureaus, and scheduled financial reviews between a parent and the person named as agent. It also describes Florida reporting mechanisms, including Adult Protective Services referrals, which may be made anonymously and must be investigated within 24 hours.

Sawyer & Sawyer, P.A. is located at 8913 Conroy Windermere Rd., Orlando, FL 32835, and provides estate planning, revocable living trust, probate, and elder law representation to clients throughout Orlando,

Windermere, Winter Garden, and Winter Park. The office can be reached by telephone at (407) 909-1900. According to the article, intake meetings for urgent elder law matters can generally be scheduled within one to two days.

For more information about elder law and Medicaid crisis planning representation at Sawyer & Sawyer, P.A. in Orlando, Florida, visit https://sawyerandsawyerpa.com or view the firm's Google Business Profile at https://share.google/gw58VDKlFmHawGlWZ. The full article, "Crisis Planning: Immediate Steps When Dementia Strikes a Parent," is available at https://sawyerandsawyerpa.com/crisis-planning-immediate-steps-when-dementia-strikes-a-parent/. The firm continues to publish educational material on estate planning, revocable living trusts, probate, and elder law for families in Orlando, Windermere, Winter Garden, and Winter Park.

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For more information about Sawyer & Sawyer, Professional Association, contact the company here:Sawyer & Sawyer, Professional AssociationSawyer & Sawyer, PA407-909-1900info@sawyerandsawyer.com8913 Conroy Windermere Rd, Orlando, FL 32835

Sawyer & Sawyer, Professional Association

Sawyer & Sawyer, P.A. is a law firm dedicated to helping you and your family plan for life, deal with disability and death, and protect inheritances for generations to come.

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