Lacey Rezanka Publishes Guidance on Florida Medicaid Planning and Nursing Home Costs

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Lacey Rezanka, an estate planning attorney firm located in Melbourne, Florida, has published an article on Medicaid planning and the cost of long-term nursing home care. The firm's estate planning and elder law practice serves families throughout Brevard County. The article, titled "Medicaid Planning: Protecting Your Assets from Nursing Home Costs in Florida," reviews the Florida Medicaid eligibility figures in effect for 2026, the state's five-year look-back period, and the difference between planning done in advance and planning done after a health crisis has already begun.

The cost of long-term care is the starting point for the analysis. According to the Genworth and CareScout 2024 Cost of Care Survey, a private room in a Florida nursing home costs approximately $11,500 per month, and a semi-private room approximately $10,300. The firm's article places current Florida rates in a range of $9,000 to $13,000 per month, compared with $5,000 to $7,000 five to ten years ago, and notes that Medicare and most private health insurance policies do not pay for extended custodial stays. The question reaches a large share of households in the firm's service area. U.S. Census Bureau QuickFacts, drawing on 2020 to 2024 American Community Survey five-year estimates, reports that 26.5 percent of Brevard County residents are 65 years or older, compared with 22.6 percent statewide.

Florida Medicaid applies a three-part test covering medical need, income, and assets. Under the figures effective January 1, 2026, an applicant for institutional care must have gross monthly income below $2,982 and countable assets below $2,000, while a community spouse may retain up to $162,660 in assets, and the home equity limit for a single applicant is $752,000. Applicants whose income exceeds the cap may still qualify through a qualified income trust. These thresholds are adjusted annually for cost-of-living changes, so the amounts that govern a particular household depend on the date of application, and the figures cited above should be confirmed against current Florida Department of Children and Families guidance at the time of filing.

The article also addresses the 60-month look-back period, during which the state reviews asset transfers made before an application. A disqualifying transfer produces a period of ineligibility calculated using Florida's transfer penalty divisor, which stands at $10,645 for 2026. As the article explains, the rule does not distinguish between transfers made to shelter assets and ordinary gifts such as help with a grandchild's tuition, and the length of any resulting penalty depends on the size and timing of the transfer.

Planning options depend heavily on when a family begins. The article describes irrevocable trusts structured as grantor trusts as a tool available to families who plan years ahead of a need for care, because completed transfers eventually fall outside the look-back window. For households already facing an admission, the article identifies personal service contracts, conversion of countable assets into exempt assets, and, in limited circumstances, spousal refusal, along with the homestead treatment of a primary residence. Eligibility outcomes and the tax consequences of each option turn on individual facts, including marital status, the composition of a household's assets, and the timing of the application, and none of these tools produces a uniform result across households.

Stephen J. Lacey, Esq., Managing Member of Lacey Rezanka, focuses on estate planning, elder law, Medicaid planning, probate, and tax, and has more than 20 years of Florida legal experience following his admission to The Florida Bar in 2003. "Most people put it off. They think it's not going to happen to them," said Stephen J. Lacey. "The irrevocable trust gives us our best shot at maximizing protection with minimal tax consequences, and the earlier a family starts, the more the five-year look-back works with them rather than against them."

Lacey Rezanka is located at 6013 Farcenda Pl, Suite 101, Melbourne, FL 32940, and represents clients in estate planning, elder law, Medicaid planning, probate and trust administration, real estate, and land use and zoning matters across Brevard County and Indian River County. The full article is available on the firm's website, and the attorney profile for Stephen J. Lacey provides additional background on his practice.

About Lacey Rezanka: Lacey Rezanka is a boutique Brevard County, Florida law firm with its office in Melbourne. Founded in 2020 and rebranded as Lacey Rezanka in 2025, the firm focuses on estate planning and elder law, Medicaid planning, probate and trust administration, probate and trust litigation, real estate law, and land use and zoning. Managing Member Stephen J. Lacey, Esq. has more than 20 years of Florida legal experience; Partner Kimberly B. Rezanka, Esq. has more than 30 years and is a past President of the Brevard County Bar Association and past Chair of the Florida Commission on Ethics. The firm's Melbourne office can be reached at (321) 608-0890.

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Lacey Rezanka

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