PART A

SAMPLE | FICTIONAL HOUSEHOLD

Your Monthly Financial Summary

PREPARED FOR	CARE SETTING	PREPARED	FIGURES
Margaret Ellison	Nursing home (ICP), in a nursing home	November 4, 2026	Florida, July-December 2026

MONTHLY INCOME	PATIENT RESPONSIBILITY	PERSONAL NEEDS ALLOWANCE
$3,300.00	$2,752.10	$160.00
All sources, gross	Estimated; paid to the nursing home	Medicaid's allowance

The Qualified Income Trust (QIT)

QIT REQUIRED	MINIMUM DEPOSIT	RECOMMENDED TRANSFER	PAID FROM THE QIT	LEFT IN THE QIT
Yes	$318	$2,950.00	$2,937.10	$12.90

The **minimum** is counted income of $3,300.00 less the $2,982 income cap; depositing less risks coverage for the month. The **recommended transfer** covers what the trust pays: the patient responsibility, plus health insurance premiums. All amounts are monthly.

How Medicaid figures the payment	
Income Medicaid counts	$3,300.00
Personal needs allowance	- $160.00
Health insurance premiums	- $387.90
Estimated patient responsibility	**$2,752.10**

Where the money goes each month	
Income received (gross)	$3,300.00
Patient responsibility	- $2,752.10
Health insurance premiums	- $387.90
Household and personal bills	- $110.00
Left in checking	**$37.10**
Left in the QIT	**$12.90**

What she keeps

Medicaid budgets **$160.00** a month for her personal needs. That is an allowance, not cash on hand: after this month's bills, about **$37.10** is left in checking.

An estimate from the figures entered, not legal advice and not a DCF determination. DCF's notice controls this month's action; the trust document controls what the trustee may pay.

PART B

What the Trustee Must Do Each Month

1. Deposit the income and fund the trust

1. **Every check goes to her checking account** by direct deposit, $3,300.00 a month in all: Social Security, pension or retirement. Medicare Part B ($202.90) is withheld from Social Security first.
2. **Transfer $2,950.00 from checking to the QIT** by automatic transfer between the 10th and the 15th of each month, after the month's last check has posted, never on the day a check arrives. It must post in the same month and never be less than the **$318** minimum. Only her income goes in: never savings, refunds, or anyone else's money.

2. Pay the monthly bills

Expense or payment	Monthly amount	Paid from
Patient responsibility, to the nursing home	**$2,752.10**	**QIT**
Medicare Part B	$202.90	Withheld from Social Security
Medigap or Medicare Advantage premium	$185.00	QIT
Phone, internet, TV	$50.00	Checking
Clothing, toiletries, haircuts	$60.00	Checking
Total paid from the QIT	**$2,937.10**	
Total paid from checking	**$110.00**	

3. What the QIT may pay

- ✓ **The patient responsibility, first, every month.**
- ✓ Uncovered doctor, dental, hearing aid, and eyeglass bills
- ✓ Prescriptions and medical supplies the plan does not cover
- ✓ Health insurance premiums
- ✓ Transportation to medical appointments

4. What the QIT must not pay

- ✗ **No payments to her,** no transfers back to checking, no payments into a joint account. Trust money paid to her counts as her income.
- ✗ **No gifts and no one else's bills.** Trust money can never be used for anyone else.
- ✗ **No household bills** unless the trust document allows it, paid directly to the company. Ask first.
- ✗ **No prepaid funeral or burial plan.** Ask us before buying one from checking.

> DCF recognizing an expense lowers the patient responsibility. It does not give the trustee authority to pay that expense from the trust; only the trust document can. The trustee pays each QIT expense directly to the provider or company, never to her.

PART C

Important Rules and Monthly Reminders

Each month

- **Check the checking balance before the month ends** and keep it at **$2,000 or less**. Income not spent in the month it arrives counts as an asset the next month. Projected end-of-month balance: **$1,237.10**. Under the limit now; over in about 22 months unless the $37.10 left each month is spent.
- **Keep family money and gifts out of her accounts.** Anything put in becomes her asset.
- **Keep the QIT and checking separate.** One transfer goes into the QIT each month; payments leave it only to providers.
- **Make no gifts and pay no family member's bills** from any account. Giving money away can cause a Medicaid penalty period.
- **Contact us before making an unusual payment from the QIT.**

Records and reporting

- **Keep copies** of every QIT deposit, every payment, and every bank statement.
- **The trustee sends DCF quarterly statements** of each month's deposit.
- **Report uncovered medical bills to DCF.** Medically necessary uncovered costs can lower future patient responsibility.
- **Recalculate every January,** when Social Security, VA, and the Part B premium change, and after any DCF notice, admission, or discharge. Update the recurring transfer the same month the new amounts start. DCF's notice controls the actual patient responsibility; if it differs from Part A, call us.

Points to watch in this plan

The trust gains $13 a month.

The balance would reach about $155 in a year. In a nursing home case, a growing balance usually means patient responsibility is going unpaid. Check that first. The balance itself is not counted as an asset.

$37.10 a month is left over in checking.

At that pace, the balance passes the $2,000 asset limit in about 22 months. Income not spent in the month it arrives counts as an asset the next month (ESS 1640.0406).

Special circumstances in this plan

- **Medicare Part B ($202.90 a month).** If the state starts paying the Part B premium, the premium stops coming out of Social Security, the check goes up by $202.90, and the deduction ends. The patient responsibility would rise to about $2,955.00, and the recommended transfer to $3,150.00. Call us when the notice arrives so the transfer can be reset the same month.

- **If the care setting changes** (an admission, a discharge, or a move between home, assisted living, and a nursing home), the allowance and the patient responsibility change. Call us before the move.

Questions? Call or write about the trust, the transfer, or any bill, and ask us to update this plan before changing the routine: Zacharia Frey PLLC, (239) 345-4545, intake@zacfreylaw.com.

PART D

How We Calculated Your Monthly Amounts

1. Income sources

Gross amounts from the award letters and statements, before Part B or anything else is taken out.

Source	Monthly amount	How DCF treats it
Social Security	$2,400.00	Counts toward the cap and the patient responsibility
Pension or retirement	$900.00	Counts toward the cap and the patient responsibility
Total gross monthly income	**$3,300.00**	
Counted toward the income cap	**$3,300.00**	

2. The income cap and the minimum QIT deposit

Income counted toward the cap	$3,300.00
Income cap (2026) 300% of the SSI federal benefit rate (ESS passage 1840.0110; Appendix A-9).	- $2,982.00
Over the cap by	**$318.00**
Minimum monthly QIT deposit The amount over the cap, rounded up to the whole dollar.	**$318**

3. Patient responsibility

DCF counts all income, inside the trust and out, then subtracts the allowance, any spouse allowance, and uncovered medical costs including insurance premiums, in that order (ESS passages 2640.0117 and 2640.0125.01; Fla. Admin. Code R. 65A-1.7141). What is left is owed each month.

Income Medicaid counts Gross, before Part B or anything else is taken out.	$3,300.00
Personal needs allowance Nursing home personal needs allowance.	- $160.00
Health insurance premiums	- $387.90
Estimated patient responsibility	**$2,752.10**

4. Health insurance premiums and medical deductions

Deduction	Monthly amount	Note
Medicare Part B	$202.90	Withheld from Social Security
Medigap or Medicare Advantage premium	$185.00	Paid by the family
Total deducted	**$387.90**	

A long-term care insurance premium is not deducted: an applicant should be claiming on that policy, and its flat-rate benefits count as income.

5. The allowance she keeps

Personal needs allowance Nursing home personal needs allowance.	$160.00

6. The recommended QIT transfer

Minimum deposit plus a $25 cushion	$343.00
Everything the plan has the trust pay The $2,752.10 patient responsibility, plus $185.00 of health insurance premiums.	$2,937.10
Recommended transfer The larger of the two, rounded up to the next $25, and never more than the counted income.	**$2,950.00**

What the trust pays this month	
Transfer in	$2,950.00
Patient responsibility	- $2,752.10
Medigap or Medicare Advantage premium	- $185.00
Stays in the trust each month For allowed medical costs, paid to the provider.	**$12.90**

7. The two accounts this month

Checking account	
All income, gross	$3,300.00
Part B withheld	- $202.90
Transfer to the QIT	- $2,950.00
Arrives in checking to spend	**$147.10**
Bills paid from checking	- $110.00
Left in checking	**$37.10**

Qualified Income Trust	
Transfer in	$2,950.00
Paid out to providers	- $2,937.10
Left in the QIT	**$12.90**

8. Balances over time

Checking on the 1st, before this month's income	$1,200.00
Left in checking after this month's bills	+ $37.10
Projected end-of-month balance	**$1,237.10**
Asset limit At this pace, over the limit in about 22 months.	$2,000
QIT balance today	$0.00
Added to the QIT each month	+ $12.90
QIT balance in a year at this pace The QIT balance is not counted as an asset.	**$154.80**

Figures and sources. Florida 2026: income cap $2,982, asset limit $2,000 (effective January 1, 2026); spouse allowances effective July 1, 2026. Sources: ESS Program Policy Manual, passages 1640.0406 (unspent income); 1840.0110 (income trusts); 2640.0117 (patient responsibility); 2640.0118 (personal needs allowance); 2640.0125.01 (uncovered medical expenses); Appendix A-9. Fla. Admin. Code R. 65A-1.7141. 2026 figures used: income cap $2,982; asset limit $2,000; allowance $160.