

# DeLoach Hofstra + Cavonis, PA NAVIGATOR

*When you need help, showing you and your family the way.*

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate

## *Anthony's daughter Gina faced a daunting task.*

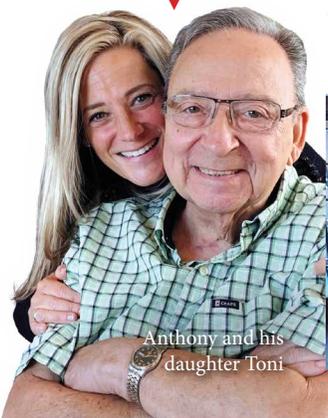
It fell on her, together with her two sisters who live in New Jersey, to grapple with the complexities of Medicaid to ensure their aging father's care in Florida. Their attorney in New Jersey helped chart the course of their endeavor by recommending an elder law attorney known to be well-versed in the intricacies of Florida Medicaid planning: Rep DeLoach.

With her sisters living up North and Gina and her father on the East Coast of Florida, she was already filled with apprehension and confusion, and time was of the essence due to their father's declining health. To further complicate matters, their father had limited funds to pay for his long-term care.

A Zoom meeting was quickly set up to bridge the geographical gap. The moment the family met with Rep and his team, a sense of relief washed over them because Rep not only heard what they were going through but understood and knew exactly what to do.

Paying for long-term care through Medicaid can be difficult with a waitlist for anyone not in a nursing home. In Florida, those who can get care through Medicaid are screened based on the elder's health care needs. The Medicaid waitlist can last years if you do not score high enough.

When the firm's elder care navigator Gloria Centonze got involved, the family knew they made the right choice. Gloria's healthcare background helped Anthony place high on the waitlist, where the family could quickly apply for Medicaid and "jump to the front of the line" to receive assistance.



Anthony and his daughter Toni

## Front of the Line



Gina on Zoom

Throughout the process, Rep's experienced and compassionate team, including Gloria, Tammy Dina, and Amy Hernandez, were lauded by the family for their timely communication and willingness to go the extra mile, which turned what could have been a years-long struggle into a mere four-month journey, giving the family peace of mind.

"Timing is so important because you don't know how quickly a loved one will lose mental capacity," Gina's sister Donna commented. "You're trying to get them as comfortable and acclimated to a new environment the best you can. And timing is critical for that. So this

process was not for us; it was for the comfort of my Dad, and that is all that mattered."

Rep and his team did not solely provide legal support; they also shared Gina's emotional journey, creating a bond that transcended the professional realm. "They're true. They're human. It's not just a business," Gina recalled.

As Anthony remains on Medicaid, Gina acknowledges how Rep, Gloria, Tammy, and Amy helped make an unbearable situation bearable. DeLoach, Hofstra & Cavonis, P.A. became the bridge between legal complexities and personal narratives, proving that, regardless of geographical distances, a dedicated and compassionate team can make a family's journey through the unknowns of elder care and Medicaid both manageable and gratifying.

If you or a loved one needs long-term care at home, an assisted living facility, or a nursing home, please visit [dhclaw.com/Medicaid](https://www.dhclaw.com/Medicaid) to learn if Medicaid can help you.



Anthony with family



## FAQs: Medicaid Waitlist

### What is Medicaid and how does it assist the elderly or disabled in nursing homes or assisted living?

Medicaid is crucial for helping pay for our elderly clients in nursing homes, assisted living, or in-home care. However, accessing benefits can be challenging due to stringent income and asset requirements.

### How does Nursing Home Medicaid work?

Nursing Home Medicaid is an entitlement where the government helps pay for care if the applicant meets strict income and asset criteria.

### What about Long-Term Care Assistance outside of the nursing home?

Unlike Nursing Home Medicaid, getting Medicaid in an assisted living facility or at home has a lengthy waitlist, making Medicaid eligibility uncertain even if one runs out of money.

### How does the waitlist for Assisted Living Medicaid function?

The waitlist is not first-come, first-serve—it operates on a triage system, prioritizing the sickest and neediest individuals. Generally, those at home are prioritized over those in assisted living.



### Can an elder law attorney expedite the process?

Yes, an elder law attorney can be instrumental in prioritizing public benefit programs, assisting with paperwork, protecting assets during the five-year look-back period, and exploring additional government programs.

Remember, if your loved one is looking for long-term care, a good elder law attorney can guide you through this complex process and protect your loved one's financial interests. For more detailed information, visit [dhclaw.com/Medicaid](http://dhclaw.com/Medicaid) or attend one of my free webinars.

## In the COMMUNITY

### Caregiving 360

DHC recently participated in the seminar *Caregiving 360: Seeing the Condition From Everyone's Point of View* hosted at The Plaza at The Palms of Largo campus. Renowned dementia care expert Teepa Snow delivered a captivating presentation to caregivers, professionals, and senior advocates. Our firm aligns with Teepa's mission to raise awareness about dementia and strategies to better support individuals living with cognitive decline. With a focus on enhancing quality of life and fostering positive relationships, Teepa aims to build a supportive global community through events such as these. Attorney Rep DeLoach is board certified in elder law and a Certified Alzheimer's Disease and Dementia Care Trainer, and elder care navigator Gloria Centonze is a Certified Dementia Practitioner.



Gloria Centonze with Teepa Snow



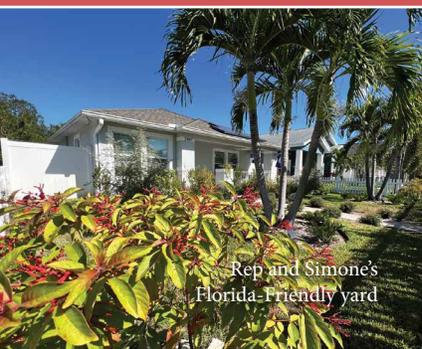
Rep and Gloria with Lindsey Edwards of Palms of Largo



Rep weeding before work

## Going Green: Nine Principles of Florida-Friendly Landscaping™

The DHC/STC Green Team organized its first-ever speaker series on the *Nine Principles of Florida-Friendly Landscaping™*. The program aimed to educate attendees on how to easily incorporate one or more of these principles into their landscaping. Presenter Doris Heitzmann, the Florida-Friendly Landscaping™ Program Manager from UF/IFAS Pinellas County, talked about creating beautiful and low-maintenance Florida-friendly landscapes that conserve water, are eco-friendly, and can save money and time. The Palms of Largo generously sponsored a delicious fall-themed lunch for the attendees. Simone and Rep DeLoach recently implemented all nine principles in their personal yard and received recognition as a "Florida-Friendly Landscape" for using sustainable landscaping practices. To learn more about the program, visit [dhclaw.com/FFL](http://dhclaw.com/FFL).



Rep and Simone's Florida-Friendly yard



Doris Heitzmann with members of the Green Team

 Proven RESULTSD. "REP" DELOACH III  
Estate Planning and Board Certified Elder Law Attorney

## Read What Our Clients Say

**Michele**  
Daughter of Medicaid Client

*DeLoach, Hofstra & Cavinis was awesome to work with! I was faced with the daunting task of finding a solution to my 90-year-old mother's situation. She needed to transition to a skilled nursing facility. She has advanced dementia and is wheelchair-bound. To top that off, she was running out of money and needed to be on Medicaid in order to get the care that she needed. DHC took the reins of taking care of EVERYTHING from soup to nuts with the Medicaid process, advising us, and arranging some options for funding the additional care that is needed beyond what the skilled nursing facility could provide. DHC far exceeded my expectations. (A special shout-out to Rep and, most especially, Amy Hernandez on that effort.) My mother and I live in Palm Beach County, but when I contacted some firms in our county and never found a good fit for our needs, on a whim I contacted DHC. They were located on the West Coast of Florida, so I was not sure if they could help us. They accepted the case, and I was delighted. Now that the process is over, without question at all, I know it was the right decision to hire DHC. The money was well worth it! If anyone else is facing a situation where a loved one needs additional care, to apply for Medicaid, or some estate planning—please contact DHC. I could not be more pleased with their knowledge, professionalism, and ability to get things done.*

## STAFF Spotlight

### Amy Hernandez

According to estate planning and elder law attorney Rep DeLoach, "Amy is an exceptional public benefits coordinator. Her professionalism, attention to detail and knowledge are matched only by her kindness and positivity, making her an excellent member of our elder law team."



Rep and Amy

**What is your hometown?**  
Worcester, MA.

**Where is your favorite destination in the world?**

I haven't been to many places around the world, but on a recent trip, the rural parts of Tegucigalpa, Honduras took my breath away.

**What is your favorite book?**

I would have to say the Bible is my go-to book of books. It has influenced my person as a whole. The words are life to me; it's my peace, healing, and wealth of knowledge, enriching my life and all those I share life with.

**Do you have any pets?**

I have three furry babies: Toby is an 8-year-old Pomeranian mix, Mac is a 6-year-old Maltese mix, and Benji is a

4-year-old Yorkie Shu. And one feathered baby: a 2-year-old Indian ringneck parrot who loves to be in everyone's food and conversation. Life at home is not boring.

**What do you like to do to relax?**

My idea to unwind would be to lie at the beach, listen to the waves, and feel the sun's warmth on my face.

**What values are important to you?**

Kindness and Respect: You never know what another person may be going through, and your one word or act of kindness can make a huge difference in that moment of their life. Perseverance: I like a good challenge; it is my greatest motivator. There is nothing I can't do unless I tell myself I can't. Appreciation and Thankfulness: you have nothing to lose and so much to gain if you focus on the good around you.



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 PROUDLY A **PET-FRIENDLY OFFICE**

## SAVE *the* DATE

### 20th Annual Festivals of Speed

SUNDAY, JANUARY 21, 2024

Vinoy Park (downtown St. Petersburg)

Come hang with our "Help for the Hurt Pit Crew!"

To get 50% off General Admission Tickets, use promo code **DHCLAW50** at [festivalsofspeed.com](http://festivalsofspeed.com).

Visit [HelpForTheHurtMotorsports.com](http://HelpForTheHurtMotorsports.com) to learn more.



**Cover masthead photo:** Yaupon holly, a Florida native evergreen shrub, produces red berries during winter.

To update your address preferences, add friends or family to our mailing list, or to be removed, please contact Simone DeLoach at **727-308-5441** or [simone@dhclaw.com](mailto:simone@dhclaw.com).

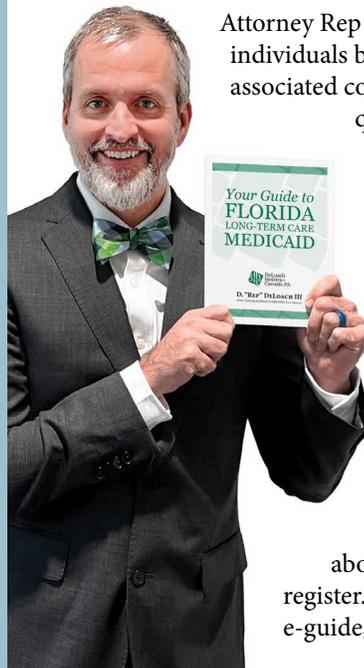
## PAWS for the LAWS

**I THOUGHT I'D HELP WITH THE HOLIDAY DECORATING THIS YEAR...**



**HO HO HO! MERRY CHRISTMAS!**

# Commitment to Education



Attorney Rep DeLoach is committed to helping individuals better understand long-term care and its associated costs, as well as providing guidance on finding quality care and planning for future expenses.

To support this commitment, Rep has authored a comprehensive manual: *Your Guide to Florida Long-Term Care Medicaid*.

The guide is designed to help people navigate the complexities of Medicaid, whether they're currently navigating the nursing home process or planning ahead. It's never too early or too late to explore your options. In addition to the e-guide, Rep hosts a monthly Medicaid webinar on Zoom, which includes a Q&A session. This webinar is an excellent opportunity to learn more about the topic. Visit [dhclaw.com/webinars](http://dhclaw.com/webinars) to register. To download a complimentary copy of the e-guide, visit [dhclaw.com/FreeLegalResources](http://dhclaw.com/FreeLegalResources).

*When you need help.*



DeLoach Hofstra  
+ Cavonis, PA  
[dhclaw.com](http://dhclaw.com)

*Connect With Us!*



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## Upcoming EVENTS

## Our Favorite RECIPES

**NEW!** Join attorney Rep DeLoach to learn about long-term care and how to qualify for Medicaid, and attorney Michelle Lianzo to understand the essentials of estate planning in our free online webinars. You can also watch pre-recorded seminars on estate and pet planning.



## FREE LIVE WEBINARS



### **Your Guide to Florida Long-Term Care Medicaid (LIVE)**

**TUESDAY, JANUARY 9, 5–6 P.M.**

**TUESDAY, FEBRUARY 13, 5–6 P.M.**  
(ZOOM)

- ▶ *Income/Asset Rules*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

### **Estate Planning Essentials (LIVE)**

**TUESDAY, FEBRUARY 20, 5–6 P.M.**

(ZOOM)

- ▶ *Wills v. Trusts*
- ▶ *Probate and Probate Avoidance*
- ▶ *Asset Protection Strategies*
- ▶ *Incapacity Planning*

### **Estate and Pet Planning**

- ▶ *Pet Planning and Pet Trusts*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*

Please visit [dhclaw.com/seminars](http://dhclaw.com/seminars) to register. Questions? Please contact Ashleigh Fisichella at 727-308-5441 or [ashleigh@dhclaw.com](mailto:ashleigh@dhclaw.com).

## Pam's Pumpkin Cranberry Muffins

Pam Alexander has been working as a processor for Seminole Title Company, our affiliate company, for 26 years. She is known for her excellent baking skills and her love for animals. No holiday season at the office is complete without Pam's treats! (makes about 24 muffins)

- ▶ 3 cups all-purpose flour
- ▶ 1 tbsp plus 2 tsp pumpkin pie spice
- ▶ 2 tsp baking soda
- ▶ 1 ½ tsp salt
- ▶ 3 cups granulated sugar
- ▶ 1 can (15 oz) LIBBY'S 100% Pure Pumpkin
- ▶ 4 large eggs
- ▶ 1 cup vegetable oil
- ▶ ½ cup orange juice or water
- ▶ 1 cup sweetened dried, fresh, or frozen cranberries

Preheat the oven to 350°F. Line two 12-cup muffin tins with paper liners. Combine flour, pumpkin pie spice, baking soda, and salt in a large bowl. Combine sugar, pumpkin, eggs, vegetable oil, and orange juice (or water) in a mixing bowl; beat just until blended. Add pumpkin mixture to flour mixture; stir just until moistened. Fold in cranberries. Fill the prepared muffin cups about ¾ full with batter. Bake in the preheated oven until a toothpick inserted in the middle of a muffin comes out clean for 18 to 20 minutes. Remove from the oven and let cool for 10 minutes before turning muffins out onto a wire rack. Serve warm or at room temperature. *Note:* These are also good with nuts.