

# MOVING TO FLORIDA FOR ASSISTED LIVING

A COMPREHENSIVE GUIDE



## Finding an Ideal Location

Page 2

## Switching Your Medicaid Eligibility

Page 4



## Welcome!



**Matthew Sandler | Digital Marketing  
Manager**

**Ideal for: seniors and their families  
considering a move for assisted  
living, especially to Florida.**

Florida is one of the most popular and affordable states in America for retirement. Moving to Florida for assisted living is also very popular. For decades, a perfect storm of advantages has encouraged retirees to flock to the Sunshine State.

Our beaches, climate, recreation, affordable cost of living, existing senior communities, and **an abundance of health care access** draw seniors to our shores. In fact, 20 percent of Florida's population is 65 years of age or older, according to a recent review conducted by the Kaiser Family Foundation<sup>1</sup>.

<sup>1</sup> <https://www.kff.org/other/state-indicator/distribution-by-age/>

## Florida is one of the fastest-growing states in America

*Not just seniors move south. Last year, the Census Bureau reported Florida received more in-migration than any other state.*

Texas and California are popular destinations too, but here in the Sunshine State, we have the other 49 beat. Roughly 570,000 people moved to Florida in 2017,<sup>1</sup> a trend that's continued into 2020. What's driving this migration? A healthy job market, no state income tax, and easy living are all possible explanations.

**Florida's popularity doesn't stop or start with the older crowd.** Many seniors moving south already have family living in Florida, making a move very appealing. If you'd like to join them, or simply move down yourself or with a spouse, the first step is

understanding your health care needs. There are different senior living options to choose from, including assisted living, nursing homes, and independent living.

### Consult your doctor

to figure out what's right for you.

After that, the biggest barrier to a move to Florida is, of course, the moving process.

Some seniors may not feel up to traveling or prefer to stay in their own homes.

We'll cover many things you need to consider before moving down to Florida for assisted living, or moving your parents or loved ones down to Florida to be closer to you.



<sup>1</sup> <https://www.census.gov/library/stories/2019/04/moves-from-south-west-dominate-recent-migration-flows.html>

## TAMPA BAY AREA<sup>1</sup>

World class beaches meet affordable living



The Tampa Bay Area boasts some of the world's most beautiful beaches, plus ample job opportunities, comfortable living, and an active night life.

## SARASOTA<sup>2</sup>

Beautiful, fun, and iconic winter retreat



Beautiful beaches, a great culture and cuisine scene, and existing senior communities draw many to Sarasota.

## THE VILLAGES

Active adult living emphasizing fun



Many recreational opportunities and an emphasis on active adult living make The Villages a popular destination for seniors who don't require a lot of care.

<sup>1</sup> "Tampa Convention Center" by Dottie Riley licensed under CC BY-NC 3.0

<sup>2</sup> "Sarasota" by silentmusic07 is licensed under CC BY-NC 2.0



# Finding an ideal location for assisted living

*Florida has some very popular and nationally known spots for retirement. The Villages, Naples, Sarasota, and the Tampa Bay Area are highly sought for their easy living, existing senior communities and access to care, entertainment, and of course, no income tax.*

Your health may require a certain level of care, or you may prefer one living situation over another. **Personal preference, family ties, and health needs** tend to be the three greatest drivers of any assisted living decision, and Florida offers some of the most popular assisted living spots in the country.

The Villages is a master-planned and age-restricted retirement community offering many opportunities for recreation and entertainment. It's not assisted living focused, but if you have an active lifestyle it could be the right fit for you.

The Tampa Bay Area including St. Pete and Clearwater is one of the fastest-grow-

ing metropolitan areas in the country. Steady job options, beautiful beaches, revitalized downtown scenes in Tampa and St. Pete, and great weather year-round offer lovely living for seniors and their families alike, encouraging people of all ages to make a move.

Sarasota boasts beaches rivaling the Tampa Bay Area's, plus a strong cultural scene and existing retirement communities. No matter where you choose to move, **focus on what will be the best situation for you** by making pro/con lists, thinking about the environment you prefer, where your family lives, and what kind of entertainment and lifestyle you're looking for.

# WHAT IF:

## My loved one has Alzheimer's or dementia?

You know your parent or loved one's condition the best. If they're suffering from Alzheimer's, dementia, or simply severe physical limitations, moving may prove difficult.

Joining them on the plane ride down can do wonders to set them at ease, even if they don't suffer from memory loss. You could also rent a car and drive down, giving you control over

the move and letting you bring furniture and memorabilia. One of memory care's most important tools is a familiarity setting to encourage memory recall.



# Getting your family on the same page

*Making sure a senior's daily needs are met should be a family's #1 goal, whether they're the caregivers or not. Those needs go beyond activities of daily living, and you need to get everyone in the family on board.*

It's important that as many stakeholders as possible are on board with an assisted living move. This includes you, whether you're the senior in question, their adult children, siblings, or other loved ones.

Family members may feel differently about the right kind of situation for a senior, but if the senior is healthy enough, the final decision should come from them with consultation from their doctor.

Family members like children may want their parents to move to them to be together, offering to let their parents live with them or at a nearby assisted living facility. But, this might not be an option either.

Whatever path you decide, encourage your family to have an **open dialogue** about needs and expectations.

## UNDERSTANDING

### Accept changes in behavior and abilities

Your parent or loved one will change as they grow older. The impact could be small, or it could be sizable. Understanding those changes and adjusting to them to keep your relationship strong is important.

## TEAMWORK

### Find a solution everyone agrees with



Do other family live where you want to move to? What can you do to continue providing for your parent or loved one? How often should you visit? Answer as much as you can, together, before moving.

## TECHNOLOGY

### Use new technology to stay in better touch

FaceTime, messaging, Facebook, and other technology makes being present for your family members easier than ever. Ensuring they know how to contact you can reduce loneliness and isolation.

## DIFFERENCES

### You may not totally agree on the answer

Unless a doctor weighs in, moving into assisted living or simply for retirement is up to the senior and their family. Everyone may not agree now, or ever, and that's okay. Act in good faith and work as a team.

## BONUS TIP:

States mostly regulate their own assisted living.

With few exceptions, states govern their own assisted living practices. Florida's regulatory agency is the Agency for Health Care Administration, also known as AHCA. There's

no compulsory data sharing between state agencies, so if you're moving from an assisted living facility to an out-of-state ALF, you'll have to get your ALF onboard for some of

the medical legwork. Federal rules apply to assisted living, but mostly relate to Medicaid. Keep reading if you'd like to learn more about transferring Medicaid between states.



## Switching your Medicaid eligibility

*Here comes the hardest part of your move.*

If you're on Medicaid getting help paying for assisted living, it's often a difficult process to "switch" from one state to another. In fact, it's not really a switch at all. The federal government administers Medicaid, but **determining eligibility is left up to each individual state.** You can't "transfer" your Medicaid from one state to another, but you can cancel your Medicaid in one state and apply for Medicaid in your new state of residence if you meet their requirements.

Most Florida residents receive their Medicaid through the Statewide Medicaid Managed Care (SMMC) program. One component of this is LTC, which covers long-term care and has **different requirements** than standard Medicaid. LTC is available to adults 18 years or older who meet a nursing home level of care and meet financial requirements. The state often places LTC recipients in at-home or assisted living situations to reduce costs.

## When an assisted living move seems impossible

*Sometimes you'll disagree over the best situation.*

### Tip

Seniors or parents may not want to leave a home they've lived in for decades. You can try explaining the health and lifestyle benefits of assisted living. Staying more engaged and meeting other seniors are big positives, too!

Children or other loved ones and their parents disagreeing over how to provide care is a common speedbump to getting care, and a situation we see in assisted living very often. As parents age, they often lean on their children for support in much the same way parents originally care for their children. This should be a **natural and openly discussed transition** for both groups, but it can create a time and resource crunch if it isn't appropriately managed.

Ultimately, you can't force a family member to move into assisted living without what's called power of attorney. Even with medical or financial POA, you're still obligated to act in the best interest of your family member. We recommend getting everyone on board with a move unless circumstances make that impossible.

## Ready to make a move?

*We hope we were able to answer your questions about moving to Florida for assisted living.*



### Looking for more help?

Contact us using the number below to get in touch with a senior living advisor familiar with Florida's many options.



### Ready to start looking?

Google "Florida Health Finder" to visit the Florida Health Finder website and take a look at a full list of facilities.



## Angels Senior Living

Assisted Living, Memory Care,  
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[www.AngelsSeniorLiving.com](http://www.AngelsSeniorLiving.com)

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