Citrus County Assisted Living Cost Guide

How families pay for assisted living, and what to ask

Assisted living is usually private pay, but several programs help. This guide explains the options. It also carries our own starting prices, because a family comparing communities needs somewhere to start. What your parent actually pays depends on how much daily help they need.

What Medicare does and does not cover

Medicare does not pay for assisted living room, board, or the daily personal care. It does cover doctor visits, hospital care, prescriptions, and a short skilled rehab stay after a qualifying hospital admission. When that rehab ends, assisted living is paid privately or through Florida Medicaid for those who qualify.

Five ways families pay

- Private funds: savings, a pension, Social Security, or the sale of a home.
- Florida Medicaid: for those who qualify, it covers care services in assisted living, though not room and board.
- VA Aid and Attendance: an added benefit for veterans and surviving spouses who need help with daily activities.
- Long term care insurance: read an old policy for the daily benefit and what triggers payment.
- Optional State Supplementation: a Florida payment that helps some low income residents of licensed assisted living.

Questions to ask about cost

- [ ] What is included in the monthly fee, and what costs extra
- [ ] Is there a one time community fee or deposit
- [ ] How much can the fee rise, and how often
- [ ] What happens if our funds run low
- [ ] Do you accept Florida Medicaid, and how does that work here
- [ ] Is there a waitlist for a Medicaid room

Both Sugarmill Manor and The Gardens accept Florida Medicaid. We publish a starting price for every room, and the administrator will give you a real number for your parent: Sugarmill Manor (352) 382-2531, The Gardens (352) 794-7601.