

70%

of people turning 65 will need long-term care
(U.S. Admin. for Community Living)

\$108K+

average annual cost of nursing home care in
Texas

90%

were financially impoverished in less than 26
weeks

There is a better way.

SRC has helped over 2,000 Texas families
protect their assets and qualify for Medicaid
— without going broke.

512-835-0963
www.srctexas.com

"Proactive planning is always better than
reacting."
— Bill Witt, Founder

1 Medical

Requires physician-ordered skilled nursing
care in an institutional setting — typically
shown through significant ADL limitations
(bathing, dressing, eating, mobility) and/or
cognitive impairment.

2 Income

Single	\$2,982 / mo
Married (one)	\$2,982 / mo
Married (both)	\$5,964 / mo

Over the limit? A Qualified Income Trust solves
this.

3 Assets

Single	\$2,000
Married (both)	\$3,000
Community spouse minimum	\$32,532
Community spouse protects	up to \$162,660
Spouse income allowance	\$4,066.50 / mo

Home, one vehicle & funeral policies are exempt.

Source: Texas HHSC, 2026

Married Couples

Couples can protect ALL of their
savings and assets.

- Home
- One vehicle
- Prepaid burial plans
- Retirement funds (401K, IRA)
- Mineral rights
- Business assets
- Other Liquid Assets

Single Individuals

Singles can protect their most
important assets.

- Home — up to \$752,000 in equity
- One vehicle
- Prepaid burial plan
- Retirement funds (401K, IRA)
- Majority of funds and other liquid
assets

5 Myths About Medicaid

1 You have to be broke.

You can keep assets and still qualify.

2 My income is too high.

A Qualified Income Trust solves income over the limit.

3 Care quality will suffer.

Medicaid and private-pay residents receive equal care.

4 I can give assets away.

Gifting triggers penalties — we show the right way.

5 I will lose my home.

Your home can be legally protected.

Senior Resource Center



Why SRC?

- Over 2,000 families helped since 2002
- Affordable — no attorney fees
- Electronic filing & HHSC communication
- VA, Social Security & Medicare experience
- Partners with estate planning attorneys



Bill Witt
Founder & Partner



Tara Kendrick
Partner



Staci Berry
Partner



Medicaid & Long Term Care Planning

*Protecting Texas Families Since
2002*

Call us before a crisis hits. 512-835-0963

4408 Spicewood Springs Rd, Austin TX 78759 |
www.srctexas.com

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