

# A Family Guide to Medicaid-Funded Senior Care in Dallas-Fort Worth

Understanding your options, navigating the system, and finding quality care for your loved one



## Linda Clement

Certified Senior Advisor (CSA)<sup>®</sup>, Certified Dementia Practitioner (CDP)<sup>®</sup>,  
and Certified Placement and Referral Specialist (CPRS)

Founder, Peace of Mind Senior Solutions LLC  
North Richland Hills, Texas

817-357-4334 | [info@peaceofmindseniorsolutions.com](mailto:info@peaceofmindseniorsolutions.com)  
[www.peaceofmindseniorsolutions.com](http://www.peaceofmindseniorsolutions.com)

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## A Note From Linda

If you are reading this guide, you are probably navigating one of the most stressful decisions a family can face. You may have been told that Medicare will cover your loved one's long-term care, only to discover that it largely does not. You may be worried that "Medicaid facilities" means something bleak, institutional, and frightening. You may simply feel overwhelmed by a system that seems designed to be confusing.

I hear these concerns from families every single week. And I want to be honest with you from the very first page: navigating Medicaid-funded care is not simple, but it is absolutely manageable -- and there are genuinely good communities in the Dallas-Fort Worth area where your loved one can receive attentive, dignified care under Medicaid.

This guide will walk you through what Medicare actually covers (and why it is not the solution for long-term care), how Texas Medicaid eligibility works, how to find and evaluate Medicaid-certified communities, and the local resources that exist to help you through this process. I have put this together because helping families navigate this situation -- regardless of their financial circumstances -- is simply the right thing to do.

You are not alone in this. Keep reading.

-- Linda Clement, CSA<sup>®</sup>, CDP<sup>®</sup>, CPRS

## The Most Common Misconception: Medicare vs. Medicaid

Almost every family I speak with initially believes that Medicare -- the federal health insurance program most Americans receive at age 65 -- will cover the cost of long-term nursing home or assisted living care. This is one of the most widespread and costly misunderstandings in elder care planning, and it is not your fault for believing it.

Here is the reality, as plainly as I can state it:

MEDICARE	MEDICAID
Health insurance for people 65+ and certain disabled individuals	Joint federal/state program for people with limited income and assets
Covers doctor visits, hospital stays, and short-term skilled nursing	Covers long-term nursing home care for those who qualify financially
Covers skilled nursing for up to 100 days after a qualifying hospital stay, then stops	Covers long-term custodial care with no time limit for eligible residents
Does NOT cover assisted living, custodial care, or permanent nursing home stays	Does cover nursing home care and some assisted living through STAR+PLUS waiver
No income or asset requirements	Requires meeting income and asset limits (see next section)

### The One Medicare Exception Worth Knowing

Medicare Part A will cover skilled nursing care for up to 100 days after a qualifying hospital stay of at least 3 inpatient days. Days 1-20 are covered at 100%. Days 21-100 require a daily copay (approximately \$209.50/day in 2026). After day 100, Medicare coverage ends entirely. This is short-term rehabilitation coverage -- not long-term care.

If your loved one is enrolled in Medicare hospice, a separate benefit covers up to 5 consecutive days of inpatient respite care at a time. Outside of these two situations, Medicare does not pay for nursing home or assisted living care.

## How Texas Medicaid Eligibility Works in 2026

Texas Medicaid for long-term care has two tracks that matter for families in this situation: Nursing Home Medicaid (an entitlement -- meaning if you qualify, you are guaranteed coverage) and the STAR+PLUS Home and Community Based Services waiver (which has a waitlist). For most families seeking nursing home placement, Nursing Home Medicaid is the relevant program.

### 2026 Financial Eligibility -- Single Applicant

Requirement	2026 Limit	Notes
Monthly Income	Under \$2,982/month	Almost all income counts. If over limit, a Qualified Income Trust (Miller Trust) may allow eligibility.
Countable Assets	Under \$2,000	Primary home, one vehicle, household furnishings, and personal effects are generally exempt.
Medical Need	Nursing Facility Level of Care required	Assessed by HHSC based on inability to perform Activities of Daily Living independently.
Residency	Texas resident	Must be a U.S. citizen or qualified non-citizen residing in Texas.

## Important Rules Every Family Should Know

### The 5-Year Look-Back Period

Texas Medicaid looks back 60 months (5 years) from the application date and reviews all asset transfers. If assets were given away or sold below fair market value during that window, Medicaid can impose a penalty period of ineligibility. This rule is strictly enforced. Do not transfer assets to family members in an attempt to qualify without first consulting a Medicaid planning attorney.

### The Qualified Income Trust (Miller Trust)

If your loved one's monthly income exceeds \$2,982, they can still qualify for Nursing Home Medicaid by establishing a Qualified Income Trust, also called a Miller Trust. Excess income is deposited into the trust each month, which allows the applicant to meet the income cap. An elder law attorney can help set this up correctly.

### What Happens to Social Security and Pension Income

Once approved for Nursing Home Medicaid, your loved one must contribute most of their monthly income toward the cost of care. Texas allows residents to keep a Personal Needs Allowance of \$75 per month for personal expenses such as toiletries, clothing, and haircuts. Medicare premium payments are also protected. Everything else goes to the facility as the resident's share of cost.

### Married Couples -- Community Spouse Protections

If one spouse enters a nursing home on Medicaid while the other remains at home, Texas protects a portion of the couple's assets for the at-home spouse. In 2026, the Community Spouse Resource Allowance allows the at-home spouse to keep up to \$162,660 in countable assets. A Minimum Monthly Maintenance Needs Allowance of up to \$4,066.50 per month also protects the at-home spouse's income. An elder law attorney is strongly recommended for married couples navigating this process.

#### How to Apply for Texas Medicaid

- Online: [YourTexasBenefits.com](https://www.yourtexasbenefits.com)
- By phone: Call 2-1-1 or 1-877-541-7905
- In person: Visit a local HHSC office

Processing typically takes 45 days (up to 90 days for disability determinations). Benefits can be retroactive for up to 3 months. Begin the process early -- do not wait for a placement to be finalized before applying.

## Rethinking the Nursing Home: What to Actually Expect

The phrase "nursing home" carries decades of difficult cultural weight. Many families picture the institutional, underlit facilities of the 1970s and 1980s -- places that felt more like hospitals than homes. That image, while rooted in a real history, does not reflect what the best of today's licensed skilled nursing facilities actually look like.

I want to be honest rather than promotional here. Quality varies significantly between facilities, and not every Medicaid-certified nursing home in DFW will meet your expectations. That is exactly why this guide includes a section on how to evaluate facilities and what to look for when you visit. But I also want you to know that genuinely good options exist -- communities where staff know residents by name, where meals are real food, where activities are meaningful, and where families feel welcomed.

Modern nursing homes and skilled nursing facilities are licensed by the Texas Health and Human Services Commission and inspected regularly. CMS rates every Medicare- and Medicaid-certified facility on a 1 to 5 star scale based on health inspection results, staffing levels, and quality measures. Knowing how to use that rating system is one of the most powerful tools available to families navigating this process.

### **What a Medicaid-Funded Nursing Home Provides**

- 24-hour skilled nursing care and supervision
- Three meals daily plus snacks
- Assistance with bathing, dressing, grooming, and mobility
- Medication management and administration
- Social activities and programming
- Housekeeping and laundry services
- Physical, occupational, and speech therapy (when medically necessary)
- Social services and discharge planning support

Medicaid does not cover extras such as private rooms (semi-private is standard), personal cable TV, specialty dietary requests, or cosmetic services. Your loved one's \$75 monthly Personal Needs Allowance is intended to cover small personal expenses.

## How to Find and Compare Medicaid-Certified Facilities in DFW

### Step 1: Use Medicare Care Compare (The Official Starting Point)

The most reliable, up-to-date tool for finding Medicaid-certified nursing homes and reviewing their CMS star ratings is Medicare Care Compare, the official federal database maintained by the Centers for Medicare and Medicaid Services. Here is how to use it:

1. Go to [medicare.gov/care-compare](https://www.medicare.gov/care-compare) and select "Nursing Homes."
2. Enter your city, zip code, or the city where you want to find care, then set a search radius.
3. Look for the filter option "Accepts Medicaid" and select it to narrow results to only Medicaid-certified facilities.
4. Sort results by "Overall Rating" (highest first) to see the best-rated options at the top.
5. Click any facility name to see its detailed star ratings across health inspections, staffing, and quality measures -- plus recent inspection reports.
6. Pay attention to the "Health Inspections" sub-rating, which reflects what state surveyors found during on-site visits. This is often the most telling indicator of day-to-day care quality.

#### Remember: Star Ratings Are a Starting Point, Not the Final Word

A 4 or 5 star rating is a strong indicator of quality, but ratings reflect data from past inspection periods and can lag behind recent changes in ownership or management. Always combine the CMS rating with a personal visit and conversations with current residents and families before making a decision.

### Verified High-Performing Medicaid-Certified Facilities in the DFW Area

The facilities below were verified as accepting Medicaid and holding high CMS star ratings as of the date noted. Ratings and Medicaid availability can change -- always confirm current status directly with the facility before visiting.

Facility	Location	CMS Rating	Phone	Notes
Allegiant Wellness and Rehab	724 W. Rendon Crowley Rd Crowley, TX 76036	5 Stars (Overall)	(817) 297-4141	Medicare and Medicaid certified. 60 beds. Strong family reviews. Skilled nursing, rehab, long-term care.

Parkwood Healthcare Community	2600 Parkview Dr Bedford, TX 76022	High Performing (US News 2026)	(817) 267-4308	Medicare and Medicaid certified. 107 beds. Rated High Performing for both short-term rehab and long-term care -- one of only 24 DFW facilities to earn this designation.
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*Last verified: April 2026. Confirm Medicaid availability and current ratings at [medicare.gov/care-compare](https://www.medicare.gov/care-compare) before visiting.*

### Step 2: Contact the Texas Long-Term Care Ombudsman

The Long-Term Care Ombudsman program is a free, independent advocacy service that investigates complaints about nursing homes and can provide families with candid information about specific facilities. For Tarrant County, the managing ombudsman is Tiffany McLennan, reachable at 817-258-8102 or [tiffany.mclennan@unitedwaytarrant.org](mailto:tiffany.mclennan@unitedwaytarrant.org). This is an underused resource that can give you real ground-level insight beyond what star ratings show.

## Questions to Ask When You Tour a Facility

A tour is your most important evaluation tool. Visit at different times if possible -- a lunchtime visit and an early evening visit will show you very different things about how the facility actually operates. Here are the questions that matter most:

### About Staffing

- What is the staff-to-resident ratio on day shift? On night shift?
- What is the annual staff turnover rate? (Lower is better -- consistent staff build real relationships with residents.)
- Are the same aides typically assigned to the same residents?
- How is staffing handled on weekends and holidays?

### About Daily Life

- What does a typical day look like for a long-term resident?
- What activities are offered, and how many residents participate regularly?
- Can residents personalize their rooms with personal belongings and photos?
- What are the meal options, and can dietary preferences or restrictions be accommodated?

### About Care Quality

- How are care plans developed, and how often are families included in reviews?
- What is the process when a resident's condition changes or declines?
- How does the facility handle falls, infections, and other safety concerns?
- What is the facility's current CMS star rating, and how has it trended over time?

### About Medicaid Specifically

- Do you currently have Medicaid-certified beds available, or is there a waiting list?
- Are there any services that are not covered under Medicaid that could result in additional charges?
- What happens if a resident runs out of private funds while living here -- will they be able to stay if they qualify for Medicaid?

### Trust Your Observations

- Do staff greet residents warmly and by name as they walk through the halls?
- Does the facility smell clean without being heavily masked by chemicals?
- Are residents engaged, or are many sitting alone in hallways without interaction?
- How do current residents respond when you ask them how they like living there?

## DFW and Texas Resources That Can Help

### Government and Benefits Programs

#### Texas Health and Human Services Commission (HHSC) -- Medicaid Applications

Phone: 2-1-1 or 1-877-541-7905

Website: [YourTexasBenefits.com](https://www.yourtexasbenefits.com)

Apply for Medicaid, check eligibility, and manage benefits online or by phone.

#### HHSC -- Nursing Home Licensing and Inspection Records

Website: [hhs.texas.gov/providers/long-term-care-providers](https://hhs.texas.gov/providers/long-term-care-providers)

Verify any facility's current license status and view recent inspection reports for Texas nursing homes.

#### Medicare Care Compare -- Nursing Home Search and Ratings

Website: [medicare.gov/care-compare](https://www.medicare.gov/care-compare)

Search for Medicaid-certified facilities, view CMS star ratings, and read inspection summaries for any nursing home in the country.

### Local Advocacy and Support

#### Area Agency on Aging of Tarrant County (AAATC)

Phone: 817-258-8000

Website: [aaatc.org](https://www.aaatc.org)

201 N. Rupert St., Suite 107, Fort Worth, TX 76107. Provides case management, caregiver support, the National Family Caregiver Support Program, and referrals to local senior care resources.

#### Long-Term Care Ombudsman -- Tarrant County

Phone: 817-258-8102

Contact: Tiffany McLennan, Managing Local Ombudsman. Email: [tiffany.mclennan@unitedwaytarrant.org](mailto:tiffany.mclennan@unitedwaytarrant.org). Free advocacy service for residents and families with concerns about nursing home care quality.

#### 211 Texas

Phone: Dial 2-1-1

Website: [211texas.org](https://www.211texas.org)

Free helpline connecting Texans to local health and human services including senior care, transportation, food assistance, and benefits enrollment support.

### Veterans and Legal Resources

#### Texas Veterans Commission (TVC)

Phone: 1-512-463-5538

Website: [tvc.texas.gov](https://www.tvc.texas.gov)

Helps Texas veterans navigate VA benefits including Aid and Attendance, which can help pay for care costs even in Medicaid-eligible situations.

**Tarrant County Veterans Services Office**

Phone: 817-531-5645

1200 Circle Dr., Suite 300, Fort Worth, TX 76119. Monday through Friday, 8 a.m. to 4:30 p.m. Local assistance with VA benefits and claims.

**National Academy of Elder Law Attorneys (NAELA)**

Website: [naela.org](http://naela.org)

Find a Texas-licensed elder law attorney who specializes in Medicaid planning, Miller Trusts, and asset protection strategies for families navigating long-term care costs.

**Emotional Support for Caregivers****Alzheimer's Association Greater Dallas Chapter -- 24/7 Helpline**

Phone: 1-800-272-3900

Website: [alz.org](http://alz.org)

Free support, education, and care consultations for families dealing with dementia -- available 24 hours a day, 7 days a week.

**Family Caregiver Alliance -- National Center on Caregiving**

Website: [caregiver.org](http://caregiver.org)

Comprehensive online resources for family caregivers including guides on Medicaid, long-term care options, and caregiver self-care.

## You Deserve Honest Guidance -- Wherever This Road Takes You

Placing a loved one in a nursing home is one of the most emotionally complex decisions a family makes. When financial constraints are also part of the picture, the weight of that decision can feel even heavier. I want you to know that choosing Medicaid-funded care is not a lesser choice -- it is a practical reality for millions of American families, and it does not mean your loved one will not receive good care.

What it does mean is that you have to be an informed, engaged advocate. Use the Medicare Care Compare ratings. Tour before you decide. Ask the hard questions. Connect with the Ombudsman if you have concerns after placement. Attend care plan meetings. Stay present.

The families who find the best outcomes within the Medicaid system are the ones who did their research, trusted their instincts during tours, and remained actively involved after their loved one moved in. This guide gives you the foundation. The rest is yours to build.



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