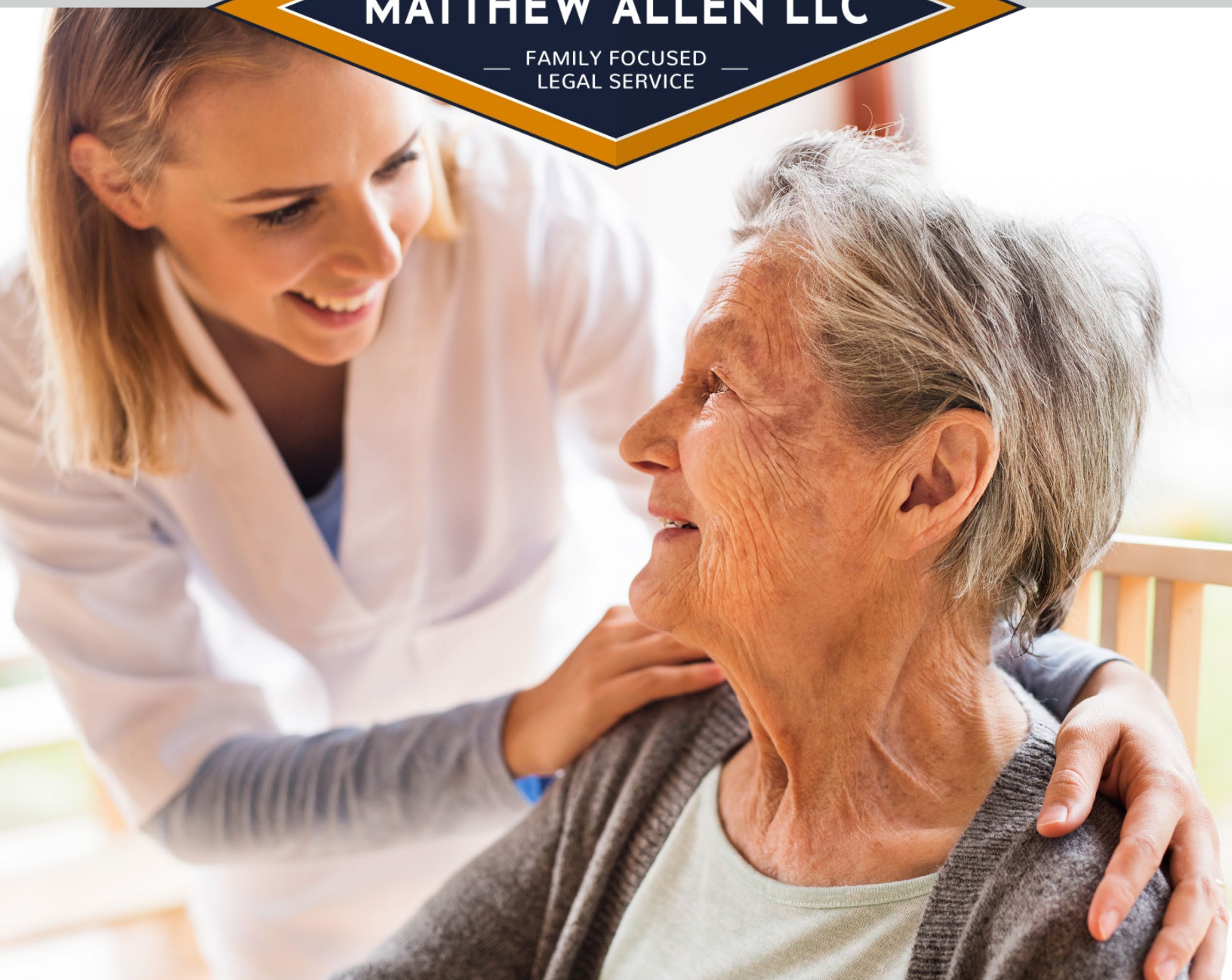


UNDERSTANDING LONG-TERM CARE PLANNING

For Home Health Care Professionals

LAW OFFICE OF
MATTHEW ALLEN LLC

— FAMILY FOCUSED —
LEGAL SERVICE



As a home health care professional, you work with patients who need help with daily tasks but are not ready to go to a nursing home. Maybe they don't want to leave their home because they don't want to move to an unfamiliar place or worry about the high cost of nursing home care. Paying for nursing home care is a big obstacle that many people feel is unaffordable.

The cost of living in a nursing home adds up quickly because of copays and other fees. Most people don't have enough income or savings to afford a long stay in a nursing home. Some government assistance is available, but finding the right assistance can be tricky. For example, Medicare will only cover short-term rehabilitation nursing home care.

It is never too early to start planning for long-term care. More options are available to those who start planning early. Do you have patients who need assistance with the high cost of health care, qualifying for government health care programs, or protecting their home and assets for themselves or their loved ones? If so, the Law Office of Matthew Allen can provide you with resources to offer patients a better understanding of long-term care planning and how to meet their medical needs without losing their estate in the process.

WHAT IS LONG-TERM CARE PLANNING?

Long-term care planning includes legal strategies that help people plan for the high cost of different health care services as they age. Proper long-term care planning can help them avoid the worry and drain that the cost of health care will have on their savings and hard-earned assets. With the help of The Law Office of Matthew Allen, LLC, you can help patients continue in-home care for as long as possible. The services you provide let your patients live as independently and safely as possible in a familiar environment. And moving at this stage can be very stressful for them and their families.



Indiana's Annual Median Cost of Care (2022)

IN-HOME CARE	COMMUNITY / ASSISTED LIVING	NURSING HOME FACILITY
Homemaker Services \$60,632	Adult Day Health Care \$20,085	Semi-Private Room \$87,220
Home Health Aide \$61,273	Assisted Living Facility \$55,342	Private Room \$110,905

Resource: [Genworth](#)

WHAT IS THE COST OF LONG-TERM CARE?

The cost of long-term care often shocks retirees and can place an extreme burden on them or their families. Expenses are uncertain and can fluctuate over time. Attempting to plan for this without a professional is very risky. Even some of the most carefully thought-out retirement plans may not be able to handle this spending shock. Moving from in-home care to assisted living and nursing home options is a significant increase.

HOW TO PAY FOR LONG-TERM CARE?

Understanding how to pay for long-term care can be overwhelming. Depending on an individual's need for care, there are some ways to offset costs, including:

- Medicaid Coverage
- Medicare Coverage
- Long-Term Care Insurance
- Veteran's Benefits

Each option holds its eligibility requirements and drawbacks depending on what type of services your patient needs. We can help them understand the options available to keep them at home longer or find a solution for alternative care when necessary. Families don't have to figure this out for themselves.

WHAT IS MEDICAID COVERAGE?

Medicaid's Federal and State programs can provide help, but the rules vary from state to state. If your patient is concerned with the high cost of long-term care and qualifying for Medicaid, an elder law attorney can help. The Law Office of Matthew Allen, LLC understands Indiana's specific Medicaid rules to legally guide them in the application and approval process.



HOW TO QUALIFY FOR MEDICAID COVERAGE IN A CRISIS

Indiana Medicaid gives individuals and families access to health care resources they may not have otherwise. If your patients need Medicaid benefits, specific eligibility requirements need to be met.

To qualify for benefits, they must:

- Be over the age of 64; or
- Be pregnant or have a child 18 or under; or
- Be blind or disabled; or
- Have a child, parent, or spouse in their household who is blind or disabled
- Have an annual household income below a determined amount.

The Medicaid application process is complicated, and some families worry that they do not meet the household income level to qualify for care. Without the aid of Medicaid, the cost of an Indiana nursing home can wipe out a family's savings, retirement funds, and any inheritance for loved ones or result in the loss of a home. The Law Office of Matthew Allen, LLC is here to help. We navigate the complexities of the Medicaid application process, create a plan that protects their assets from Medicaid's recovery program, and offers the best services for their health care needs.





WHAT IS LONG-TERM CARE INSURANCE?

Long-term care insurance can help avoid depleting life savings to pay for nursing home care in Indiana and can be a quick fix for paying for long-term care. This insurance will help cover the potential for patients to be placed into a nursing home by paying for some, or all, of the expenses associated with nursing home care. It also frequently covers assisted living or care in their home. But they will have to pay for the insurance policy for many years. If they don't already have a policy in place, this may not be an option.

At the Law Office of Matthew Allen, LLC, we can advise your patient on the best option for their situation and needs for long-term care payment assistance. Long-term care insurance can help with costs, but there are other paths to take. Our many years of experience in elder law help us guide our clients when they are seeking the best solutions to long-term care costs.

WHAT ARE VETERANS' BENEFITS?

If you have a client who is a veteran, there are many VA resources and aid that are available to them. Beyond education programs, home loans, and job search and training resources, the VA also provides a host of other resources to assist them if they become disabled, ill, or age into their retirement years.

Some VA benefits include:

- Veteran Supplemental Income Program
- Survivors Pension Program
- Aid and Attendance Benefits
- Veterans Life Insurance
- Disability Compensation
- Geriatrics and Extended Care Services
- Veterans' Burial Benefits

WHO QUALIFIES FOR VA BENEFITS?

VA health care benefits are available for those who served in the active military, naval, or air force services and did not receive a dishonorable discharge. Current or former members of the Reserve or National Guard must have been called to active duty by a federal order and completed the full period for which they were called or ordered to active duty.



Your patient or their family should consult with us if they answer YES to any of the following long-term care planning questions:

Do you want to ensure your desires regarding medical care are carried out if you are unable to communicate them? YES NO

Do you want to ensure your money and legacy are preserved for your family or loved ones instead of being spent down on the high cost of end-of-life care? YES NO

Do you want to ensure your family's inheritance is protected from creditors, divorce, overspending, or legal claims? YES NO

HOW CAN THE LAW OFFICE OF MATTHEW ALLEN, LLC HELP YOUR PATIENTS WITH LONG-TERM CARE PLANNING?

Planning for the future needs of long-term care is vital for everybody. While we can't predict the exact type of care our clients will need, we can help them take steps to prepare for the types of care they may need and plan for unexpected crises. The cost of care continues to rise, and long-term care planning can protect assets for loved ones.

The Law Office of Matthew Allen, LLC can help your patient protect their home, life savings, retirement funds, or valuable assets from the cost of long-term care with specialized long-term care planning strategies. Our Indiana law firm can offer them and their families legal guidance through a wide range of services, whether they are exploring their long-term care options or need immediate assistance with long-term care planning. We can:

- Prepare for the financial costs of long-term care
- Navigate the nursing home admissions process
- Protect homes and assets from being used for nursing home care
- Submit a Medicaid application
- Create Powers of Attorney
- Develop Health Care Directives
- Navigate the VA benefits application process



OUR PROCESS

1. Schedule a **free initial consultation** to discuss legal matters. When necessary, it can be done over a video conference or phone call for the family's convenience.
2. We work through the immediate challenges to pay for health care and preserve the quality of life without losing everything.
3. A plan is created with specific recommendations for how to protect the patient and family's home, income, life savings, and property. Peace of mind comes from knowing the crisis is being handled by professionals familiar with estate planning, elder law, long-term care, Medicaid benefits, and related legal issues in the state of Indiana.
4. The right long-term care strategies are put to work immediately.



Matthew Allen lives and works in the Broad Ripple community of Indianapolis. He has spent his career guiding clients, discovering their unique care needs, legacy concerns, and financial situations to help them reach their goals.

He works with seniors and their families to secure benefits for their care and support for in-home or nursing home facility services. Through collaboration with clients and partners like you, Matthew creates legacy and will documents that reflect their wishes and minimize concerns.

The Law Office of Matthew Allen, LLC has over 20 years of legal experience helping clients in Indiana understand estate planning, elder law, trust administration, Medicaid and Veterans planning, and Business Law. Attorney Matthew Allen is accredited by the United States Veterans' Administration to represent Veterans and is a member of the Elder Law and Real Estate Sections of the Indiana State Bar Association.

If your patient would like a resource to help them get the financial and medical assistance they need, we can help.

Contact our office today and schedule an appointment.



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