

UNDERSTANDING LONG-TERM CARE PLANNING

For Nursing Home Administrators

LAW OFFICE OF
MATTHEW ALLEN LLC

— FAMILY FOCUSED —
LEGAL SERVICE





Certain legal issues mainly affect the senior community. As an elder law attorney at the Law Office of Matthew Allen, LLC, I concentrate on family-focused legal services, including the need for long-term care for seniors. Your facility provides this care, and family members often come to you in a crisis looking for answers for their loved ones. I can be a reliable resource for your residents.

Indiana's median monthly costs for long-term care are shocking when faced with an immediate need for health care services and a lack of available insurance, assets, or investments. At the Law Office of Matthew Allen, LLC, we help manage long-term care expenses so that you can continue to provide the best possible care. The earlier someone starts planning for their later years, the more options are available to them. Encourage your patients and their families to look at estate planning tools today.

CRISIS PLANNING

Without the aid of Medicaid, Medicare, or Social Security benefits, the cost of an Indiana nursing home can seriously deplete a family's savings, retirement funds, or inheritance. It is vital to create an estate plan and begin the application and qualification process for Medicaid or Veterans' benefits before everything your residents worked hard for is gone. This can be especially true for a person whose spouse is still healthy when they go into a nursing home. There are ways to get government assistance for the resident in the nursing home while allowing the spouse to stay in their home.

When in-home care services are not an option, and patients need to apply for government assistance, it may be time to re-title assets or spend them down to speed up the qualification process, develop durable powers of attorney, and discuss guardianship or conservatorship to make financial and health care decisions to minimize a stressful situation. They need an effective and efficient Medicaid crisis plan to move quickly and protect the family legacy for the next generation.

Even after Medicaid benefits are approved, there are nursing home copays to consider, and Medicaid will try to recover costs after your residents' deaths. It may be necessary to create a Medicaid Asset Protection Trust (MAPT), or another irrevocable trust, to preserve valuable assets intended for family members after they pass.



A photograph of two elderly women in a bright room. One woman is seated in a wheelchair, and the other stands behind her, resting her hand on the wheelchair's back. They are both looking out a window towards the left. The room has light-colored wood flooring and white walls.

TALKING TO FAMILIES ABOUT A UNIQUE AND CHALLENGING SITUATION

Families are concerned about getting assistance with the high cost of health care, qualifying for government health care programs, and finding help to protect their homes and assets. The Law Office of Matthew Allen, LLC can help you offer solutions for immediate peace of mind through long-term care and Medicaid Crisis planning.

Most of our clients need crisis planning. As an experienced estate planning and elder care law office, we develop legal strategies that help seniors avoid the worry and drain of health care costs and burdening their families. We provide a sense of relief to family members concerned about older loved ones and how to properly care for them while getting government program benefits they qualify for to offset costs.

Timing is critical to providing quality of life for people and their caregivers who are experiencing an advanced, life-limiting illness. They may also rapidly face costs for 24-hour care and hospice services.

DISCUSSING THE COST OF LONG-TERM CARE

It's hard to talk to families about the cost of long-term care. In Indiana, the cost of nursing home care could be over **\$110,000 per year**. They are shocked, overwhelmed, and unsure of what to do.

Reaching out to The Law Office of Matthew Allen, LLC for a free consultation can provide immediate relief with a sense of direction. They are free to think about their loved one's needs while we handle the legal issues and paperwork.



EXPLAINING MEDICAID COVERAGE

Often families and patients don't understand that Medicaid rules vary from state to state. They need a professional familiar with Indiana law to help them navigate the application and approval process.

While Medicaid planning provides multiple options, they are in an urgent situation that requires knowledge and expertise to preserve the estate and cover costs for care right away. Families need education and resources to meet Medicaid eligibility requirements. It's important to know if patients have a spouse at home. The sooner they qualify for benefits, the sooner they will be protected.

The Medicaid application process can be complicated, and some families worry that they do not meet the household income level to qualify for care. The Law Office of Matthew Allen, LLC can help them navigate the application process, giving them peace of mind. Our goal is to help our clients understand the proper method for applying and qualifying for financial assistance and then helping them get that assistance.

LONG-TERM CARE INSURANCE

Long-term care insurance can help you avoid depleting your life savings to pay for nursing home care until you qualify for Medicaid. Because annual limits are easily exhausted, and the premiums are high, it's best to shift to alternatives as quickly as possible. Reallocating assets to an irrevocable trust avoids the expense of long-term care insurance, pays for other medical expenses not covered, and protects assets for the future.



VETERANS' BENEFITS

If you have patients who are veterans, it is crucial that they understand that a veteran's pension is insufficient to meet the high costs of long-term nursing facility care. But they may be able to rely on other VA benefits to supplement their care, including:

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



Long-Term Care Planning questions you may want to ask your residents:

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| Do you want to ensure your desires regarding medical care are carried out if you are unable to communicate them? | <input type="checkbox"/> YES | <input type="checkbox"/> 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? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| Do you want to ensure your family's inheritance is protected from creditors, divorce, overspending, or legal claims? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

THE LAW OFFICE OF MATTHEW ALLEN CAN HELP PATIENTS AND THEIR FAMILIES

Planning for the future needs of long-term care is vital for everybody. While we can't predict the need for care, we can take steps to prepare for an unexpected crisis to help reduce the stress on ourselves and our family members. The cost of care continues to rise, and long-term care planning can protect our assets, such as our homes, our hard-earned savings, our retirement funds, or anything we wish to pass to our loved ones in the future.

We can help protect people with specialized long-term care planning strategies. Our Indiana law firm offers legal guidance through a wide range of services. Contact us when new residents have an immediate or long-term need for assistance with qualifying for Medicaid and transitioning into your nursing home facility.

We can also discuss with other family members how to avoid an urgent health crisis in the future through proactive Medicaid and Long-Term Care Planning to:

- 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 nursing home facility would like a resource to help patients get the financial and medical help they need, we can help.

Contact our office today and schedule an appointment.



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