



Get the Facts About Long-Term Care

Senior-Legal understands the complex nuances of both Medicare and Medicaid. We can guide you through the process. Below are seven facts you should consider.

1. Medicaid provides critical coverage for nursing home care.

Unfortunately, Medicare only pays for a small part of nursing home expenses and only for a very short period of time. Medicare pays about 10% of all nursing home expenses in Maryland, whereas Medicaid pays more than 60%.

2. Medicaid laws protect your spouse. Legally, your spouse will not go broke paying your nursing home expenses. Your spouse can keep your home, some assets and all or a portion of your income to pay toward household expenses.

3. You don't have to go broke to get Medicaid coverage. Congress approved numerous asset protection steps that seniors can take while maintaining their eligibility for Medicaid benefits. In fact, it's never too late to do effective planning. Even after a senior has been admitted to the nursing home, they can protect their assets.

4. You can pay your family caregiver. Legally, seniors can pay their family caregivers in a variety of ways and still qualify for Medicaid benefits. In certain circumstances, a senior can even give away the bulk of their estate to their caregiver without penalty.

5. Medicaid does not prohibit all gifting. Not all gifts are equal. Some gifts will not cause a Medicaid penalty; some will. Gifts that could possibly trigger a Medicaid penalty can be identified and resolved prior to filing a Medicaid application.

6. Your home can be protected from estate recovery. Federal law requires states to recoup Medicaid payments made for your care after your death, including from your home in certain circumstances. However, your home can be protected from the State recovery process with legal guidance.

7. An elder law attorney is essential to guide you through Medicaid. Many people make the huge mistake of allowing the nursing home to file their Medicaid application for them without thinking about asset protection planning. Nursing home staffers are concerned about getting paid—not protecting your lifetime savings. When you work with Senior-Legal, protecting you, your family and your assets is our focus.



Today's Solutions For Protecting Tomorrow.

Senior-Legal can help you get your affairs in order. To schedule your complimentary consultation please call 410-284-4925 or email admin@senior-legal.com.