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ELDER LAW MINUTE

Since I began sending out the *Elder Law Minute* earlier this month, I have received numerous questions from readers. Many of you have asked what services I provide for my clients? I will attempt to answer this question today, and I encourage all of you to keep asking.

I help mature adults plan for the likelihood of needing long-term care. I analyze their financial picture and recommend strategies to help them meet their goals. Sometimes, this involves purchasing long-term care insurance. Sometimes, it involves making lifetime gifts to their heirs. Sometimes, this involves redirecting investments into exempt resources. And, sometimes, this involves funding a trust for a disabled individual. As part of the planning process, I help them prepare appropriate Wills, Powers of Attorneys, Trusts, and Advance Health Care Directives.

When the client is ready to move into congregate living, assisted living or a nursing home, I compare various facilities and recommend quality alternatives. I help them review and negotiate leases, contracts and admission agreements. Often times, this allows the client to avoid hefty up-front fees, oppressive arbitration agreements and third-party guarantees. If the client experiences any problems with the facilities, I help protect their interests.

If the client is a Veteran or the surviving spouse of a Veteran I help them secure V.A. Pension benefits if they are eligible. As discussed last week, these benefits are particularly helpful for clients in personal care homes or receiving home health care since Medicaid offers little assistance to those individuals in Georgia.

If the client is in a nursing home, I help them apply for Medicaid benefits which is an extremely technical and challenging process. Because I have been helping people apply for Medicaid since 1990, I am comfortable battling the Department of Family and Children Services in order to make sure that my clients get what they are entitled to.

After the death of a client, I work with the family to obtain, whenever possible, a deferral or an exemption from Medicaid Estate Recovery.