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## ELDER LAW MINUTE

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The most frequent question that I get from those receiving the ELDER LAW MINUTE is, *What is this and why am I receiving it?* I thought that I would take this week's edition to respond to that fair question.

Having practiced Elder Law in Georgia for over 18 years, I have seen many changes in nursing homes, assisted living facilities and the programs that help finance their cost. However, no changes have had as significant an impact as the DEFICIT REDUCTION ACT OF 2005 (the "Act"). That Act and the changes that Georgia has made to its Medicaid policy in order to comply with that Act have made it significantly more difficult to obtain Medical Assistance ("Medicaid") in Georgia. Whereas prior to the Act almost anyone could qualify for Medicaid by selling countable assets and buying exempt resources, following enactment the process of protecting assets is much more complicated. As a result of these changes, many people have given up hope of preserving their life savings.

I started this newsletter to let professional advisors throughout the State know that there are still ways of helping people preserve their savings. It just takes a little more knowledge and sophistication. I am sending this newsletter to all corners of the State so that if any of you are approached by someone with an Elder Law issue, you will have the knowledge to spot it and the ability to refer the case to my office or to another qualified Elder Law practitioner. I offer a free initial consultation so your friend or client may come in and run their problem by me at no cost or obligation.

With the greying of America, it is likely that everyone of you will be asked an Elder Law question at some point in the next few years. My hope is that by reading the ELDER LAW MINUTE you will be armed to answer simple questions and prepared to refer more difficult questions appropriately.

Now that you know who I am and what this is all about, I hope you will continue to receive and review future issues. However, if you would like to un-subscribe, I will be happy to remove your name from the group. Thank you for your time and attention each week.

*Member of the National Academy of Elder Law Attorneys*