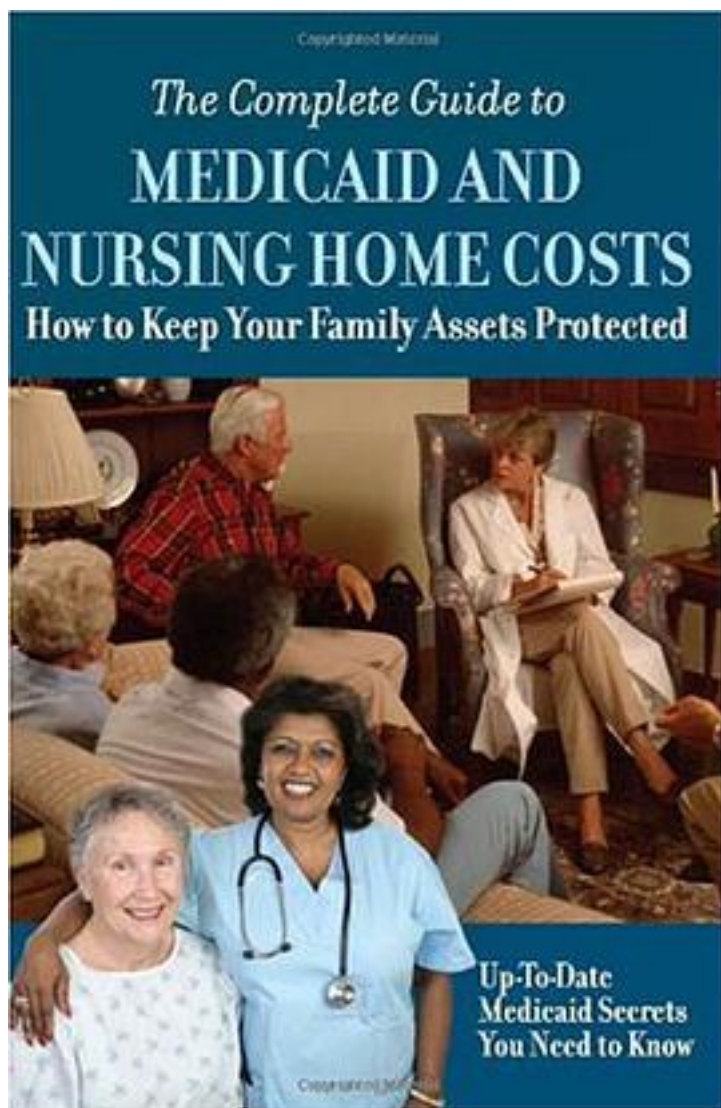


Complete Guide to Medicaid and Nursing Home Costs



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It is estimated that five out of ten people turning 67 will use a nursing home at some point in their lives and many will need home care and other related services as well. About two-thirds of people in nursing homes have no living relatives. And about 70 percent of all nursing home patients are women. Nursing home costs are estimated to be \$75,000 in 2009, which would economically devastate most families. The federal government will not be helping either, unless you are without any assets, Medicare will cover you for a maximum of 100 days, but there are no social security benefits to cover any of these expenses. The only program that can assist you is Medicaid, but the catch is you must qualify. You can protect yourself from Medicaid nursing home costs by taking action now while you still have your health; the key is in the planning, which this new, groundbreaking book will assist you with. On February 8, 2006, President Bush signed a law called the Deficit Reduction Act of 2005. This law makes sweeping changes to the ability of seniors to transfer (gift) assets to their children and grandchildren. The information you use must be up to date. You will learn all the LEGAL means to protect your assets: The Federal Spousal Impoverishment Act, Medicaid trusts, including what they are and how to use them, and Medicare supplemental insurance. You also will become knowledgeable about asset protection strategies, annuities, long-term care insurance, wills, assets, settlement costs, executors and trustees, life insurance, living trusts, living wills, durable power of attorney, catastrophic illness, potential long-term care needs, marital deductions, types of trusts, federal and state exemptions, irrevocable life insurance trusts, gift splitting, survivorship deeds, charitable remainder trusts, 529 plans, health care proxies, power of attorney, gift tax issues, generation skipping transfer tax, and tax deferred accounts. In addition, you will learn how to legally and properly transfer assets and how to exempt the value of your principal residence. Through proper planning, much of your assets can be preserved within the family. This book will guide you through the complex state and federal rules that are required for successful asset and income protection planning. Many books on asset protection indicate that you do not need the services of an attorney, but we highly recommend that you hire an attorney who is well-versed in this area to assist you. What this book will do is explain the complicated issues, terminology, and planning strategies of asset protection to the layperson so that when you meet with a qualified attorney you will be well prepared, versed in the language, and ready to discuss issues and strategies, saving time, legal fees, and ensuring peace of mind.

作者介绍:

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