



# LONG-TERM CARE PLANNING 101



The Law Office of Keith R. Miles, LLC

**D**o you need assistance with the high cost of health care, qualifying for government health care programs, or protecting your home and assets for you or your loved ones?

If you said yes to these questions, a long-term care attorney can provide you with a better understanding of long-term care planning. At The Law Office of Keith R. Miles, LLC, we handle Elder Law which includes figuring out the best strategies for using Long-term Care, Medicare, Medicaid, and Veteran's benefits.

## What is Long-Term Care Planning?

Long-term care planning is a legal strategy that helps aging Americans plan for the high cost of different health care services as they age into their golden years of life. Proper long-term care planning can assist you in passing down assets to your family members.

Long-term care is designed to meet health needs for an extended time. These services help aging Americans live as independently and safely as possible when they can no longer perform everyday tasks and activities on their own.

## What is the Cost of Long-Term Care?

The cost of long-term care often shocks retirees and can place an extreme burden on them or their families. Long-term care expenses are uncertain and can fluctuate from very little to over \$1 million. Attempting to plan for this yourself without an elder law attorney's help is risky to your financial future.



## Types of Long-Term Care Services Include:

### **Nursing Home Facility**

- Provides residential accommodations with health care, primarily to elderly individuals.

### **Assisted Living Facility**

- A housing system designed for seniors who need assistance with daily activities but not full-time care, like at a nursing home.

### **Home Health Care**

- Provides health care services in your home for an illness or injury.

### **Hospice Care**

- Provides quality of life for people and their caregivers who are experiencing an advanced, life-limiting illness.

### **Homemaker and Personal Care Services**

- Provides individuals with the activities of daily living.

### **Community Care Facility**

- Provides non-medical residential care and supervision to senior citizens.

### **Adult Day Care**

- Provides care and companionship for older adults who need assistance or supervision during the day.

### **Respite Care**

- A facility that temporarily takes care of a sick, elderly, or disabled person, providing relief for their usual caregiver.

### **Friendly Visitor and Senior Companion Services**

- Provides in-home companion support to an aging adult in need.

### **Senior Transportation Services**

- Provides local transportation for the elderly living at home to run errands, go to medical appointments, and take care of other personal needs.

### **Emergency Medical Alert Systems**

- Allows seniors to stay independent while making sure help is available when needed through a medical alert device.

## GEORGIA ESTIMATED ANNUAL MEDIAN COST OF CARE (2032)

IN-HOME CARE	COMMUNITY/ASSISTED LIVING	NURSING HOME FACILITY
Homemaker Services \$71,260	Adult Day Health Care \$21,594	Semi-Private Room \$116,460
Home Health Aide \$72,844	Assisted Living Facility \$58,719	Private Room \$126,311

Resource: <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>



### How to Pay for Long-Term Care?

Understanding how to manage the cost of long-term care can be overwhelming. Depending on an individual's needs, paying for long-term care services may offer the following options:

- Medicaid Coverage
- Medicare Coverage
- VA Pension Benefits
- Long-Term Care Insurance

Each option has eligibility requirements and drawbacks depending on what type of services an individual requires. At The Law Office of Keith R. Miles, LLC, we can help you or your loved ones understand which options make the most sense for you and your family.

### What is Medicaid Coverage?

Medicaid is a Federal and State program, and the rules vary from state to state. If you reside in Georgia and need Medicaid, then Georgia's Medicaid rules apply. If you or a loved one are concerned with the high cost of long-term care and qualifying for Medicaid, an elder law attorney can help. An elder law attorney who understands Georgia's specific Medicaid rules can help you navigate through the application and approval process.

### How to Qualify for ABD Medicaid Coverage

Georgia's Aged, Blind, and Disabled (ABD) Medicaid gives individuals and families access to health care resources that they may not have otherwise. Georgia has specific eligibility requirements if you or a loved one needs ABD Medicaid benefits.

General qualification for benefits requires:

- Be over the age of 65; **or**
- Be blind or disabled; **or**
- Have a child, parent, or spouse in your household who is blind or disabled, **and**
- Having gross monthly income below a determined amount and less than \$2,000 of countable assets.

The Medicaid application process can be complicated, and some families worry that they do not meet the household income level or asset level to qualify for care. Without the aid of Medicaid, the cost of a nursing home can wipe out your family's savings, retirement funds, any anticipated inheritance, or result in the loss of your home. The Law Office of Keith R. Miles, LLC, is on your side. We can help you navigate the complexities of Medicaid and create a plan that works best for your health care needs.



- **Veterans engaged in war-time services** are eligible, and benefits are generally more expansive than the dates associated with the beginning and conclusion of each war.

WORLD WAR II	12/7/1941 - 12/31/1946
KOREAN WAR	6/27/1950 - 1/31/1955
VIETNAM WAR	2/28/1961 - 5/7/75 (or 8/5/1964 - 5/7/1975 if served in the country of Vietnam)
PERSIAN GULF	8/2/90 - to be determined

## What is Medicare Coverage?

Medicare pays for medically necessary acute care services and some long-term care services that meet specific criteria. Most non-medical long-term care services are not covered by Medicare, such as nursing home expenses or in-home custodial care.

There are four specific types of long-term care services listed below that Medicare will cover under certain conditions:

- Care in a Skilled Nursing Facility (SNF) for up to 100 days per benefit period
- Services to treat medical conditions
- Services to prevent further decline due to medical conditions
- Hospice care

Medicare has its limitations and may or may not be the best option for your health care needs. Our firm can help you understand Medicare coverage or other options available to you for paying for long-term care.

## Are You Eligible for Veterans Benefits?

If you served our country in the active military, naval, or air force services and did not receive a dishonorable discharge, then you are eligible for veterans' benefits.

- **If you enlisted after September 7, 1980, or entered active duty after October 16, 1981,** you must have served 24 continuous months or the full period for which you were called to active duty, unless any of the described situations below are true.

### **The minimum duty requirement may not apply if any of these are true. You:**

- Were discharged for a disability caused—or made worse—by your active-duty service, or
  - Were discharged for a hardship (early out), or
  - Served prior to September 7, 1980.
- **If you're a current or former member of the Reserve or National Guard,** you must have been called to active duty by a federal order and completed the full period for which you were called or ordered to active duty.

Meeting the service requirements and medical eligibility may not be enough to qualify for benefits if you own too many assets. The Law Office of Keith R. Miles, LLC, can help you navigate the Veteran's benefits application and qualification process and avoid potential penalties or disqualifications from other benefits, such as Medicaid.

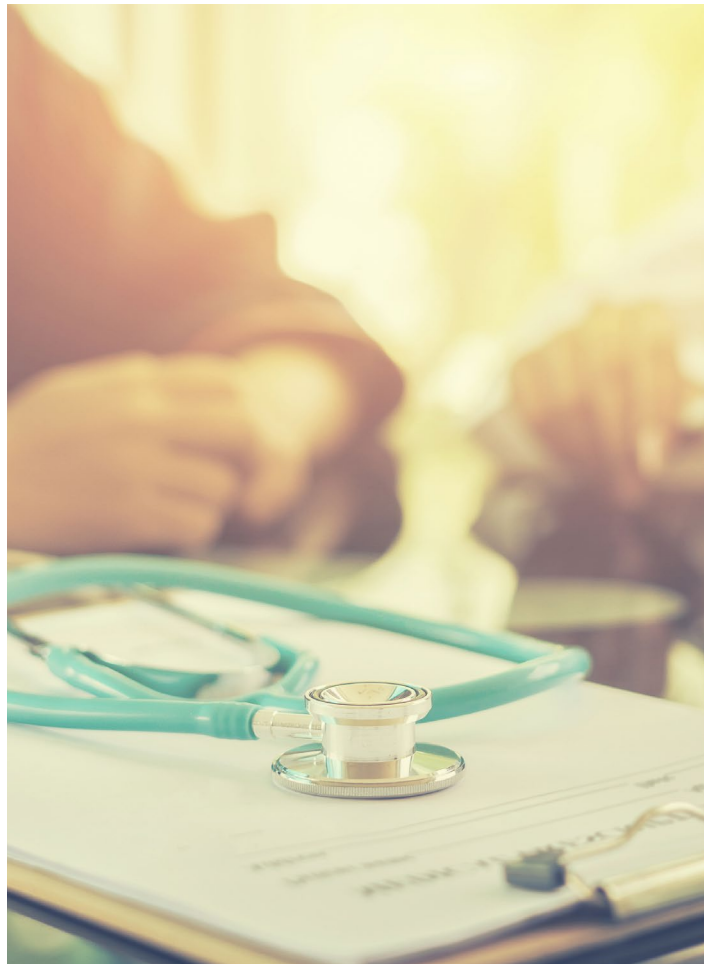


## What is Long-Term Care Insurance?

Long-term care insurance can help you avoid depleting your life savings to pay for nursing home care.

Long-term care insurance helps cover the financial risk should you be placed into a nursing home by paying for some or all of the expenses associated with nursing home care. It also frequently covers assisted living or in-home care. But you will have to pay for the insurance policy for many years. There may be other options to reallocate your assets to avoid that expense.

At The Law Office of Keith R. Miles, LLC, a long-term care attorney advises you on the best option for your situation and needs for long-term care payment assistance. Long-term care insurance can be an option, but there are other options to consider. We have the experience to help you reallocate your savings and valued assets to avoid paying for medical expenses not covered by insurance.



## LONG-TERM CARE PLANNING QUESTIONNAIRE

You should consult with our elder law attorney if you answer YES to any of the following questions.

Do you or a loved one worry about paying for long-term care?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you want to know what options you have to receive medical care, like being able to stay in your home?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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 nursing home care?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you want to ensure your family's inheritance is protected from creditors, divorce, and overspending?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

**If you answered YES to any of these questions, we can help!**

## How Can The Law Office of Keith R. Miles, LLC Help You with Long-Term Care Planning?

Planning for long-term care is vital for everyone. While we cannot 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 your assets, such as your home, your hard-earned savings, your retirement fund, or anything you wish to pass on to your loved ones.

The Law Office of Keith R. Miles, LLC can help you or a loved one protect your home, life savings, retirement funds, or valuable assets from the cost of long-term care with specialized long-term care planning strategies. The law firm can offer you and your family legal guidance through a wide range of services. Whether you are exploring your long-term care options, need immediate assistance with long-term care planning, or are currently in a nursing home facility and need help qualifying for Medicaid to pay for care.



If you or a loved one need help understanding how to pay for long-term care, we can help.

Contact our office today and schedule an appointment to start your long-term care planning.



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