

7 Ways an Elder Law Attorney Can Help Even If Your Loved One is In a Nursing Facility

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Find strategies to get additional monthly benefits. Many families would qualify for VA or Medicaid benefits with good legal planning, but are unaware that they may qualify. Elder law attorneys can help identify what benefits are available.

2

Preserve funds to help your loved one pay for “extras.” Without planning, many families simply spend down all the assets and are left with only \$30 per month under the Medicaid rules. By planning ahead, an elder law attorney can preserve some funds for the family to use later, so they can get those extras without the family paying out of their own pocket.

3

Get benefits quicker than you thought was possible. Good planning with an elder law attorney will help a family qualify more quickly and get more benefits than without planning. Benefits may include VA or Medicaid benefits to help pay for care.

4

Avoid real estate liens. Without planning, many families obtain government benefits only to have those benefits later recovered by the state when it puts liens on their real estate. The real estate can be family farmland, houses, or other property. With good planning, we can avoid those liens and protect the land – keeping it in the family.

5

Protect the healthy spouse from being impoverished. When one spouse goes into a nursing home and the other spouse is still living at home, there are important legal planning steps that will help the healthy spouse keep enough funds to live on in the future. With good planning, the healthy spouse will have more assets and income available for future needs.

6

Carry out wishes after death. Most people hope to leave something to their family at death and not have it all go to nursing home costs. With good planning, we can preserve those wishes and protect some funds for the family, while still getting the care needed.

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Estate planning updates/changes. When one spouse needs nursing home care, it is very important for the other spouse to review their will, trust and powers of attorney to make sure they protect assets if the healthy spouse dies first.

We work with families everyday who are facing the challenges of aging to find solutions that will ease the strain and bring financial and emotional relief. If you need to speak to someone right away about your current situation, contact us at 217-726-9200, or learn more by requesting our free Elder Law Information packet.

