

# Understanding Medicaid Planning for Long-Term Care

Fisher Law LLC



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

If you have found yourself asking these questions, we can provide you with a better understanding of long-term care planning.

## 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 or a loved one avoid the worry and drain that the cost of health care will have on your savings and your hard-earned assets you may have planned to pass down 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.

## TYPES OF LONG-TERM CARE SERVICES INCLUDE:

- Home Health Care
  - ▶ Provides health care services that can be given in your home for an illness or injury.
- Homemaker and Personal Care Services
  - ▶ Provides assistance to individuals with the activities of daily living.
- 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 a medical appointment, and other needs.
- Emergency Medical Alert Systems
  - ▶ Allows seniors to stay independent while making sure help is available when needed through a medical alert device.
- Community Care Facility
  - ▶ Provides non-medical residential care and supervision to senior citizens.
- Nursing Home Facility
  - ▶ Provides residential accommodations with health care, primarily to elderly individuals.
- Adult Day Care
  - ▶ Provides care and companionship for older adults who need assistance or supervision during the day.
- Hospice Care
  - ▶ Provides quality of life for people and their caregivers who are experiencing an advanced, life-limiting illness.
- Respite Care
  - ▶ A temporary facility that takes care of a sick, elderly, or disabled person, providing relief for their usual caregiver.
- Assisted Living Facility
  - ▶ Housing system designed for seniors with limited care, assisting with daily activities but not full-time care like at a nursing home.

# What is the Cost of Long-Term Care?

The cost of long-term care often shocks retirees and can place an extreme burden on themselves 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 a professional's help is dangerous, and even the most carefully thought out retirement plans would not be able to handle this spending shock.



## MASSACHUSETTS ANNUAL MEDIAN COST OF CARE (2020)

IN-HOME CARE	COMMUNITY/ASSISTED LIVING	NURSING HOME FACILITY
Homemaker Services \$66,352	Adult Day Health Care \$19,175	Semi-Private Room \$151,475
Home Health Aide \$67,793	Assisted Living Facility \$73,020	Private Room \$162,425

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



# How to Pay for Long-Term Care?

Understanding how to pay for long-term care can be overwhelming. Depending on an individual's need for care, there are some options to consider for paying for long-term care services. Some of these options include:

- Medicaid/MassHealth Coverage
- Medicare Coverage
- Long-Term Care Insurance

Each option has its eligibility requirements and drawbacks depending on what type of services an individual needs.

At Fisher Law LLC, we can help you or your loved ones understand the options available to you for paying for long-term care.

## What is Medicaid Coverage?

Medicaid is a Federal and state program, and the rules vary from state to state. If you reside in Massachusetts and need Medicaid, then Massachusetts' 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 Massachusetts' specific Medicaid rules can legally navigate you in the application and approval process.

### HOW TO QUALIFY FOR MEDICAID COVERAGE

Massachusetts' Medicaid (called MassHealth) gives individuals and families access to health care resources that they may not have otherwise. If you or a loved one needs MassHealth benefits, specific eligibility requirements need to be met in the state of Massachusetts.

To qualify for benefits, you must:

- Be over the age of 64; or
- Be blind or disabled; or
- Have a child, parent, or spouse in your household who is blind or disabled; and
- An annual household income below a determined amount.

The Medicaid application process can be complicated, and some families worry that they do not meet the household income level to qualify for care. Without the aid of MassHealth, the cost of a Massachusetts nursing home can wipe out your family's savings, retirement funds, and an inheritance for your loved ones or result in the loss of your home. Fisher Law LLC is on your side. We can help you navigate the complexities of MassHealth

and create a plan that works best for your health care needs.

## What is Medicare Coverage?

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

There are four specific types of long-term care services, listed below, that Medicare will pay for, though certain conditions apply for most services to be covered:

- Care in a skilled nursing facility 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 or your loved ones understand Medicare coverage or other options available to you for paying for long-term care.



## What is Long-term Care Insurance?

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

This insurance will help cover you at some point in your life should you be placed into a nursing home by paying for some or all the expenses associated with skilled nursing care. It also frequently covers assisted living care or care in your home. But you may have to pay for the insurance policy for many years, long before you become ill. There may be other options in lieu of, or in addition to, long-term care insurance.

At Fisher Law LLC, we can advise 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. Our experienced elder law attorneys can 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 attorneys 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 FISHER LAW LLC HELP YOU WITH LONG-TERM CARE PLANNING?

Planning for the future needs of long-term care is vital for everybody. While we can't 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 like your home, your hard-earned savings, your retirement fund, or anything you wish to pass to your loved ones in the future.

Fisher Law 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. Our Massachusetts 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 MassHealth to pay for care.



If you or a loved one needs help navigating how to pay for long-term care, either in the future or now, we can help. This is all we do. Our firm concentrates on elder law and estate planning issues. We do not practice in personal injury, divorces, real estate or other practice areas so we are able to focus and invest our resources on the ever-changing and evolving MassHealth regulations. Contact our office and schedule an appointment to get started with your MassHealth planning today.



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