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Subject: Initial Consultation

Dear Family:

We are looking forward to meeting with you, the initial consultation is free. There are relatively few lawyers or law firms in Houston that handle planning for seniors who are facing long term care costs. There are even fewer that offer a free consultation. To make good use of your time we have attached an Estate & Financial Information Questionnaire. Please give us as much information as possible. There is no one solution for all situations. Qualification for Medicaid benefits turns on the specific situation of that person, so we need a lot of good information to analyze your situation.

What assistance can our law firm provide? For most families, the cost of long-term care for a loved one is a financial emergency. The senior's income will not cover the cost of care in nursing facility. Those costs are typically in excess of \$5,500 per month. In addition, finding a solution to caring for a loved one who is in poor health is highly stressful for the family. The law firm has helped many families deal with these concerns.

Medicaid qualification involve complex and unfamiliar rules. The time from application to approval is lengthy. The law firm can often provide a strategy and smooth the way towards qualification. In addition, there is frequently a need to create or revise the person or couple's estate planning. Sometimes transfers of property are necessary. This means that new powers of attorney, wills, partition agreements, deeds, or trusts are done. In other cases, there is a need to probate property to obtain clear title to property.

Having a law firm assist the family is expensive. Typically, families pay somewhere between \$3,000 and \$10,000 or more in the Houston area. The average fee is probably in the \$7,600 range. Why would families who are struggling to meet the financial burden of long-term care pay these fees? The reason is very simple: Long term care in a nursing facility costs more than \$5,500 per month. If the family can obtain Medicaid qualification, then Medicaid will pay those costs, stopping the family's financial hemorrhage. Since each month of lost eligibility costs the family so much, working with a law firm to develop a plan to obtain benefits as quickly as possible may save thousands. Having a plan will greatly lower the family's worry and stress.

Medicaid versus VA Qualification. Medicaid potentially pays the costs of long-term care in a nursing facility. VA benefits potentially provide the senior with additional money to pay for the costs of care at home or in assisted living. VA benefits may be available to veterans

who served during wartime periods even if they have no service connected injury. They may also be available to the widows of wartime veterans. I am accredited by the Veterans Administration to represent veterans seeking benefits. However, if you have already made a decision that you are eligible and intend to apply for benefits. You do not need his assistance. You should apply directly to the VA or through a Veterans Service Organization. On the other hand, if you are not sure whether you are eligible, I can advise and assist you with planning to obtain eligibility. (Please see the attached "Eligibility for VA Consultation.")

Medicaid benefits? The public perception is that Medicaid is a poverty program, and people should be dead broke to qualify. Middle-class people sometimes feel that they are doing something disreputable or dishonest in seeking these benefits. This is not correct. The program was written by Congress. The rules are very complex. They are frequently changed, and they definitely allow middle-class people to qualify. Just like tax rules and other governmental rules, people who don't know the rules are at a significant disadvantage.

What is the Meeting Like? I will meet with you initially for a few minutes. I will discuss the condition of the person who needs care, review legal documents, and discuss any transfers. I am an attorney and CPA. I am Board Certified in Estate Planning and Probate. I am also a retired Army officer with a long association with military veterans. The next step in the meeting is to bring in our Medicaid Specialist. He is not an attorney, but he has years of experience in financial planning for Medicaid and VA benefits. He and I will evaluate your situation and work out possible solutions. Based on those results, he will present a fee summary showing the cost to undertake the planning and ask for your decision. The typical meeting is about two hours. Much will be discussed during the meeting; thus, it is very important to have the decision-makers present at the meeting.

Sincerely,



Robert D. Bond