

## Frequently Asked Questions

### **Does Medicare pay my long term care costs?**

Medicare covers certain “skilled” nursing services and in-home care costs for a limited period of time and only under certain circumstances. After that, Medicare does not provide coverage for long term care costs.

### **Will the State or the skilled care facility help or advise me on how I can preserve my assets and still get qualified for Medicaid?**

No. You must consult with someone knowledgeable and trained in the rules regarding assets and eligibility.

### **When should I start planning for long term care expenses?**

While Medicaid planning can begin anytime, even if they are already in a long term care facility, the earlier you plan the better. The earlier you start the process, the more options you have to protect assets.

## Medicare vs. Medicaid

Just because you may be entitled to Medicare benefits, does not mean you are entitled to Medicaid benefits. The Medicare program pays for hospital and physician costs for seniors and the disabled. The Medicaid program covers long term care costs, subject to certain income and asset restrictions.



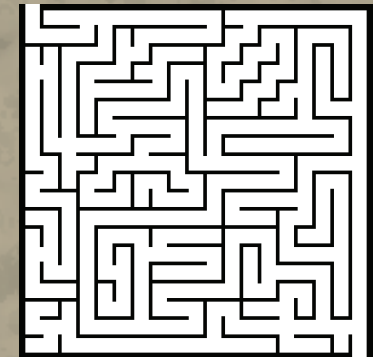
Contact us today  
**Care Planning Strategies**  
Medicaid Application & Submission  
Funeral Trusts\*  
Asset Preservation  
Pre-planning  
**888-245-5834**  
[support@ezmedicaidapps.com](mailto:support@ezmedicaidapps.com)

\*Funeral Trusts are  
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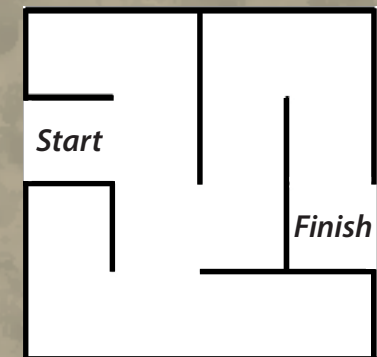
## Care Planning Strategies

“Your Medicaid Eligibility Company”

**We turn the Medicaid application process from:**



**To:**



MEDICAID and  
LONG-TERM CARE  
PLANNING



### **Will I need long term care?**

Nearly 50% of Americans over the age of 65 will require some form of long-term care. Medicare does not pay for this expense.

Are you prepared to pay over \$65,000 per year for this care?

By working with a company who is knowledgeable and trained in Medicaid and asset preservation, you may be able to pay for care and still leave a financial gift to your family.

## **Care Planning Strategies**

### **MEDICAID FACTS**

To be eligible for benefits under the Medicaid program, a single or married couple may only own certain “excluded” assets.

All other assets, either individually or jointly owned, are considered “available” to be used and must be “spent down” to pay for long term costs before qualifying for Medicaid benefits.

This “spend down” can’t be avoided by giving assets away to a spouse, family member or charitable organization. The fact is this is considered gifting and can actually cause you to be disqualified by Medicaid, if not done properly.

**Proper planning can help eliminate or reduce your “spend down”**

## **Why Should I use Care Planning Strategies?**

- Trained professionals in Medicaid eligibility requirements and application submission.
- Face-to-face meeting with each caseworker to submit application and documents for approval.
- Comprehensive analysis of all assets and income.
- Asset Preservation planning designed for each individual client’s needs. \*\*\*
- All legal documents reviewed or prepared by elder law attorneys to ensure compliance with current laws and needs \*\*\*
- Tax analysis done by CPA’s \*\*\*

\*\*\* Care Planning Strategies does not give legal or tax advice.