

**PLAN AHEAD SO THE
GOVERNMENT PAYS FOR
YOUR NURSING HOME CARE**

Timothy P. Crawford
CPA - CELA *

**840 Lake Avenue
Suite 200
Racine, WI 53403
(262) 634-6659**

**E-Mail: tpc@tpcelderlaw.com
(Website: www.TpcLaw.com)**



**Timothy P. Crawford past Board Member and Current Member of the
National Academy of Elder Law Attorneys**

*** Attorney Timothy P. Crawford has
been Board Certified as an Elder
Law Attorney by the National Elder
Law Foundation which has been
approved as the Sole Certifying
Organization for Elder Law Attorneys
by The American Bar Association**

This pamphlet is issued to inform, not to advise. This pamphlet is not intended to render specific legal advice. For specific legal advice, see Attorney Timothy P. Crawford.

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I am an attorney, as well as a C.P.A., practicing in the Racine area since 1972. I was born and raised in Racine and earned my degrees at Marquette University in Milwaukee. I have been assisting clients for over 40 years in planning their financial affairs to qualify them to get the Government to pay for their nursing home care, rather than paying for it out of their own pocket. I am sure you realize that the cost of care in this area is over \$325 per day in 2015. This can be financially devastating. This prevents people who do no planning from being able to have money available to have a better quality of life and to be able to leave any assets to their children. By working with me, I can develop a plan which would protect their assets. My motto can be summed up as follows:

"THOSE WHO PLAN AHEAD WIN! THOSE WHO DON'T PLAN AHEAD LOSE!"

The planning process is an individual and personal matter. Some people want to plan while others never plan anything and just let life happen to them. Remember, those who plan win while those who don't plan lose.

I recommend to you that I develop a plan for you on how to become eligible to have the Government pay for your nursing home care. Development of the plan does not mean that you need to give any assets away. You can keep control of all of your assets, even after the plan is developed. The key thing is to develop the plan. You do not need to give all of your assets away. If you do decide to give some of your assets away, you should remember that it is very important to plan now how the assets will be given away so as to reduce income tax consequences to you and your children, avoid gift and death tax consequences, and make the gifts in such a manner so as to make you eligible for nursing home care paid for by the Government as quickly as possible. The use of out of date planning techniques can cost you \$100,000 per year or more in nursing home care costs.

If you decide to give money away, remember my philosophy:

"DO NOT GIVE AWAY ANY MORE MONEY THAN YOU FEEL COMFORTABLE GIVING AWAY! DO NOT KEEP ANY MORE MONEY THAN YOU ARE WILLING TO LOSE!"

Why is it important to plan? You have a 60% chance of needing long-term care. Planning is critical. Without good planning you could lose everything.

WHAT CAN ATTORNEY TIMOTHY P. CRAWFORD DO FOR YOU?

I can develop a plan to get you eligible for the Government to pay for your nursing home care. I do this by first discussing your situation with you in a free conference. When you hire me, I will then meet with you and any family members that you desire to have present, to discuss with you the advantages of your Plan. I will then furnish to you your personal written plan showing you what to do with each and every asset. I will also advise you on the income, gift and death tax consequences of your Plan.

REMEMBER, BY DOING PLANNING TO GET GOVERNMENT BENEFITS TO PAY FOR YOUR CARE, YOU CAN PROTECT YOUR ASSETS FOR YOUR FUTURE NEEDS OR THE NEEDS OF YOUR SPOUSE.

WHO IS A CANDIDATE FOR MEDICAID PLANNING?

- A person over the age of 65
- A person who desires to be able to leave an inheritance to a child or a loved one
- A person who does not want to bankrupt his or her spouse.
- A person in good health and not in a nursing home
- A person in the hospital but not yet in a nursing home
- A person who wants to have extra money to spend in a nursing home for a private room.
- A person already in a nursing home

It is never too late to do Medicaid planning to get government benefits to pay for nursing home costs, even if someone is already in a nursing home. It would be better to do this earlier, but if advance planning has not been done, then it should be done when the person is in the nursing home.

Many people think, since I am not in a nursing home it's not necessary to do planning to get government benefits to pay for my nursing home care costs. If the planning can be done more than 60 months in advance of the need, generally all of the person's assets can be protected.

WHAT IS A CERTIFIED ELDER LAW ATTORNEY?

Less than 20 attorneys from the state of Wisconsin have passed the national exam out of over 800 Elder Law Attorneys that we have in the state of Wisconsin.

Attorney Timothy P. Crawford was the first Attorney to have passed the exam to become **Board Certified**. He has been **Nationally Board Certified** as an **Elder Law Attorney** by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

WHAT IS YOUR NEXT STEP?

To get more information concerning the above, call for your free conference. Please call Attorney Timothy P. Crawford at 262-634-6659. We have offices located in Brookfield, Glendale, Milwaukee, Oak Creek and Racine.

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