

**Attorney Timothy P. Crawford, CPA, CELA\*, CAP\*\***  
wanted to share this information with you.

## **Five Medicaid Planning Scenarios**

**GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE, MILWAUKEE, OAK CREEK & RACINE**

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As an elder law firm, we are sometimes asked about the effectiveness of Medicaid planning. The following represent five scenarios that provide examples of how such planning may benefit a client.

**SCENARIO #1:**

Joe, 63, resides in assisted living. He became disabled as a young adult, but he does not qualify for Social Security disability benefits because he does not have the requisite number of quarters of covered employment. His parents, now deceased, had set up a testamentary trust to provide for his needs, but the trust assets are nearly exhausted.

The elder law attorney helped Joe qualify for both Supplemental Security Income ("SSI") cash assistance and for Medicaid.

**SCENARIO #2:**

Barbara, 82, entered a nursing home. Her husband, Bob Black, 85, remains at home. The couple's combined assets are \$200,000.

The elder law attorney was able to arrange for all of their assets (\$200,000) to be protected for Bob's needs. Thus, Barbara qualified for Medicaid without having to spend down any of the couple's assets.

**SCENARIO #3:**

Jo wanted to protect her home. Her only asset is her home (valued at \$100,000), which is exempt for Medicaid eligibility purposes. Jo heard that the state can claim her homestead when she dies, so her family contacted an elder law attorney.

The elder law attorney arranged for Jo's home to pass to her heirs in such a way that it would be legally out of the reach of the Medicaid estate recovery program.

**SCENARIO #4:**

Doris gave \$100,000 to her son, in December 2005, while she was in good health. She suffered a stroke in January 2006, and she entered a nursing home and applied for Medicaid in February 2006. She was notified that Medicaid would not help with her nursing home costs because of the \$100,000 gift that she made in December 2005.

The elder law attorney got Doris qualified for Medicaid despite the \$100,000 gift.

#### **SCENARIO #5:**

Melanie, 68, is healthy. She is pre-planning for long-term care ("LTC"). She has assets totaling \$300,000.

The elder law attorney helped Ms. Moore reposition her assets so that she will qualify for Medicaid within five years. If she needs Medicaid sooner, the plan can be revised at that time to make her eligible sooner.

The above scenarios are just a few examples of how successful Medicaid planning can be. In each case the families of the individuals involved were spared huge cash outlays because they had the foresight to engage in Medicaid planning.

Tim Crawford, is available to assist you with all aspects of Medicaid planning, as well as with durable powers of attorney, advance medical directives, estate planning, wills, and probate.

**“Those Who Plan Ahead Win.  
Those Who Don’t Plan Ahead Lose.”**

This article is for informational purpose only and is not intended as legal advice. It is recommended that you call Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Crawford can be reached at 1-262-634-6659. Please refer to this article when you call.

\*Attorney Timothy P. Crawford is a Nationally Board Certified Elder Law Attorney (CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

\*\*Timothy P. Crawford was invited to join the Council of Advanced Practitioners (CAP) of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. CAP is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated by Martindale Hubbell, a service that provides an independent rating of the quality of attorneys, as one of the top attorneys in the nation.

Attorney Timothy P. Crawford has been selected as a **Fellow** of NAELA. **Fellow** is the highest honor bestowed by the Academy. Selection as a **Fellow** signifies that his peers recognize the lawyer as a model for others and as an exceptional lawyer and leader.

Attorney Timothy P. Crawford has a superb rating of 10 out of 10 with A V V O.

A V V O has awarded to Attorney Timothy P. Crawford the A V V O Client’s Choice Award.

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**"Helping Families in Wisconsin for Over 40 Years  
to Protect Their Assets from Nursing Home Care Cost"**

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