

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

## **Medicaid Provides Vital Services for the Elderly and Children**

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A common misperception of Medicaid is that program beneficiaries are only the indigent and undeserving.

However, the majority of individuals who receive Medicaid benefits are the elderly, children and the developmentally disabled.

These are people lacking a voice in the political process. Suggestions to opt-out from the federal Medicaid program offer little hope for improving the quality of care received by Medicaid recipients and fail to provide alternatives to the Medicaid program.

Long-term care Medicaid goes beyond the payment of nursing home expenses, and includes assisted living facilities and also provides healthcare and rehabilitative services in the Medicaid recipient's home. These have been touted as more cost effective than nursing home care and, when appropriate, allow the individual to stay at home indefinitely.

Often such recipients have elderly spouses who are physically unable to meet their needs. In addition to the physical care-giving demands of the incapacitated spouse, the financial burden of providing care to the incapacitated spouse jeopardizes the "well" spouse's ability to provide the basic necessities of life. With the average cost of nursing home care hovering near \$100,000 per year, most couples quickly deplete their life savings to fund such care, leaving the spouse living outside of the nursing home in a meager existence.

If the Medicaid recipient is unmarried, their adult child, children or other close family members take on the burden of care. These caregivers often have minor children or employment, which make providing adequate care for their incapacitated loved one impossible. Frequently, adult children do not live near their parents and are unable to move closer to provide care.

Placement in a nursing home is sometimes the only option for giving the elderly or disabled individual the care they need.

Therefore, the reality is that without the Medicaid program, vital nursing home care would be unattainable.

Not only do long-term Medicaid benefits provide nursing home care for the recipient, but they also provide relief to the family who cannot afford nursing home care and is unable to care for the Medicaid recipient at home.

**“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 Costs"**

“A majority of text has come from an article prepared by Attorney Wesley E. Wright and Molly Dear Abshire, friends of Attorney Timothy P. Crawford, is used here with permission.”