

*New Jersey & Pennsylvania*

# MEDICAID GUIDE

Law Office of Scott D. Bloom



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Qualifying for Medicaid benefits requires preparation if you want to protect your assets from the high costs of long-term care. As the aging population continues to increase along with life expectancy, it is clear that nearly everyone will need long-term health care eventually. Medicare coverage is not designed for extended long-term care nursing home costs, and long-term care insurance can be expensive depending on your age and how long you maintain the policy. However, other government programs like Medicaid may pay for nursing home care if you qualify.

Medicaid is a federal and state-run program created to provide medical assistance to low-income individuals. It is also available to people with disabilities and seniors who need help with the rising cost of long-term care in America. Many people qualify after running out of ways to pay for long-term care and losing their homes and other valuable assets. But it is possible to meet eligibility requirements by restructuring financial assets instead.

The rules regarding eligibility for Medicaid are complex and rigid. If you make a mistake, it can be costly. Having an experienced team to develop a long-term care strategy before applying for Medicaid can save considerable time and thousands in assets. For many people, protecting their home from the state lets them preserve it for their spouse or heirs who need it.



## WHAT IS MEDICAID PLANNING?

Medicaid planning is a complex application process that helps you and your family prepare for the possibility of long-term care and protect your assets from being spent down to qualify for benefits. At the Law Office of Scott D. Bloom, we understand New Jersey and Pennsylvania state laws and find ways to make them work for you. We can collect and prepare documents to submit to Medicaid and ensure you stay within the required asset limits and rules for eligibility. We do this by:

- Sheltering countable assets
- Preserving assets for your beneficiaries/spouse
- Transferring and retitling assets
- Spending down assets when necessary

Even after you qualify, certain situations in the future can create concerns about maintaining eligibility. [Read about our clients](#), Mary and Martin, who worried about how an inheritance would affect continuing Medicaid benefits.

The Law Office of Scott D. Bloom combines legal strategies to rearrange your finances and shelter significant assets. You'll be able to preserve more of your estate to pass down to family members you have always cared for and supported. In Pennsylvania and New Jersey, we begin our strategy at least five years before a potential need for long-term care. This is to make sure our plan meets the requirements for the state Medicaid look-back period. Each state will check to see how assets were transferred or gifted during that period. Doing this incorrectly can lead to Medicaid disqualification.



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## Tools We May Use to Create Your Medicaid Plan Include:

### ■ Irrevocable trusts

Once your property is placed in an irrevocable trust, it is legally excluded from your countable assets when determining Medicaid eligibility. Specific terms that can't be changed when initiating an irrevocable trust must be followed.

### ■ Annuities

An annuity can make sure that your healthy spouse is provided with money to live on if or when you find yourself in need of nursing home care. Instead of pooling your joint assets, you can convert countable assets into an income stream, allowing each spouse to keep all of their income. This allows the person needing care to qualify for Medicaid while providing the healthy spouse with a steady flow of income.

## CHOOSING THE RIGHT LONG-TERM CARE SERVICES

It can be challenging to decide how to help an elderly loved one when they aren't physically able to care for themselves. Which healthcare option is the best for their situation? Understanding the difference between both in-home care and nursing home care can help you, and your loved one make a wiser decision for long-term health services.

### In-Home Care

In-home health care provides health care services in the family home where the surroundings are familiar. The transition to care is easier for people with Alzheimer's or dementia and generally less expensive than nursing home care. Medicaid planning ensures your loved one can stay at home as long as possible.



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## PACE Benefits

In both Pennsylvania and New Jersey, the Program for All-Inclusive Care for the Elderly (PACE) offers additional in-home Medicaid benefits, including:

- Adult day care
- Dentistry
- Emergency services
- Home care
- Hospital care
- Laboratory/X-ray services
- Meals
- Medical specialty services
- Nursing home level of care
- Nutritional counseling
- Occupational therapy
- Physical therapy
- Prescription drugs
- Primary care (including doctor & nursing services)
- Recreational therapy
- Social services
- Social work counseling
- Transportation

PACE in Pennsylvania and New Jersey lets your loved one's health care professionals determine which services are vital to improving and maintaining their health. Services are primarily provided in an adult day health center and supplemented by in-home and referral services.



## Nursing Home Care

Nursing home care may come into play if your loved ones can't take care of themselves, and in-home care is no longer an option. Nursing homes have various licensed medical professionals on staff to provide care around the clock. They can provide added security for seniors with Alzheimer's or dementia who are prone to wandering. Nursing homes tend to be very expensive, depending on the quality of the facility or your family member's preferences or needs, like a private room.

Each state offers different long-term care options. For example, in Pennsylvania, there are no assisted living or personal care Medicaid coverage options. However, these Medicaid levels are available for New Jersey individuals seeking coverage. The Law Office of Scott D. Bloom can guide you to the best solution for your family's unique circumstances in either state.



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# NAVIGATING A CRISIS FOR EMERGENCY CARE



Crisis management is necessary when your long-term care need is immediate. You or a loved one may already be in a nursing home or in-home care. Unfortunately, much of your assets may be spent upfront for health care expenses while your Medicaid application is prepared and before eligibility is determined. When an emergency happens, many adult children are faced with decisions about the level of care and may take on a financial burden as well.

A prevention plan ensures the best medical care possible. We can discuss early warning signs as parents and grandparents age. The goal is to be ready before a rapid mental or physical decline. Our attorneys specialize in managing care options and protecting families from financial devastation.

At the Law Office of Scott D. Bloom, crisis management is a vital service we provide to our New Jersey and Pennsylvania communities. Our team is ready to help you navigate a wide range of challenges and conflicts that family members suddenly face during an emergency. We offer immediate advice and support to make hard decisions and find quick solutions. We're here to listen, educate, and help you resolve both short and long-term issues. Our attorneys have dealt with the overwhelming sense of urgency you're feeling many times, and we're here to help you.

## How to Pay for Care Now

Aging Americans and their loved ones worry about medical care costs as they reach their later stages of life. Depending on in-home care or nursing home facilities, whatever savings you have will be depleted quickly to cover expenses between \$60,000 and \$150,000 per year in New Jersey or Pennsylvania.

The sooner you start Medicaid planning, the less you'll need to spend down on in-home or nursing home care. While being proactive is a better scenario, it is never too late to do Medicaid planning. Even in a medical crisis, when a spouse or parent is entering a nursing home immediately, we can help reduce the time it takes to qualify and the financial burden. Do not take advice from nursing home staff, friends, or neighbors. Even a doctor will not be knowledgeable in Medicaid law.

The Law Office of Scott D. Bloom has been trusted by many Pennsylvania and New Jersey families over the years who needed legal advice from an experienced Medicaid attorney. We encourage you to reach out to discuss the steps you or a loved one should take to pay for the cost of long-term care as soon as possible. Your family can make educated and well-informed decisions about health care and financial matters when you are not being faced with an emotional, physical, and financial crisis.



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**Contact the Law Office of Scott D. Bloom online or call us at (215) 364-1111 to talk about your long-term care concerns and how to create a Medicaid plan today!**

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