



How can Elder Law services help if I don't have much money?

Dear <First Name>,

Just received this email from one of our readers:

"I am reading '**92 of The Most Significant Hard To Find Alzheimer's Breakthrough Solutions of the Past 4 Years ...**' I find this eBook interesting and it has given me a lot of helpful insights on managing a better relationship with my mother, who unfortunately has Alzheimer's.

I have a few concerns as I'm researching more about how to care for her.

My mother doesn't have many assets or much money. How can your Elder Law services help me?

I'm concerned that eventually I'll need to place her in a nursing home. She has barely enough money between her social security check and my dad's pension to cover half of the monthly nursing home fees. My brothers and I will have to chip in to cover the rest.

Nursing home fees are expensive!

How can you help us help my mother?"

- Kathy

Dear Kathy:

Yes, nursing home fees are expensive. There is a solution for you, however.

As long as 50% of the monthly nursing home fees are covered using your mother's social security, your Dad's pension, and yours and your brother's contributions, she **may qualify** for Medicaid coverage.

The key word here is "qualify." The criteria for qualifying for Medicaid is inflexible and complicated. Unfortunately, some people attempt to submit all the paperwork without help from an expert and only end up further complicating the process.

If the paperwork is filled out incorrectly, or something is missing, the applicant is turned down. This sets a negative precedent for any future communications.

It's very hard to qualify through a second application. You really have only one shot at it.



Also, Medicaid nursing home coverage varies by state. Depending on the state she lives in, and the state where she will reside in a nursing home, another layer of confusion is piled on. It's not uncommon for children to relocate their parent to a nursing home closer to them.

In a situation like yours where there aren't many assets or much money to place in a trust, we help our clients accurately fill out the paperwork to apply for Medicaid coverage to supplement the nursing home fees.

We understand the complicated requirements when applying for Medicaid. We've had a lot of success in helping our clients qualify. We can help you too.

At our firm, we offer a free initial planning consultation. We specialize in Disability and Elder Law so after we review your situation, we can help you qualify for Medicaid coverage or even suggest other viable options.

Call Kathy at 800-999-9999 to arrange for your free consultation. At the end of the call, you'll know the next step and at a minimum, we'll point you in the direction of resources that can help you.

There is no obligation to you. The consultation is completely free.

Our goal is for you and your loved-ones to have peace of mind and a pleasant ongoing journey.

Sincerely,

Rick Law