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PROFESSIONALLY SPEAKING...

NURSING-HOME PLANNING

The cost of nursing-home care in the Lebanon Valley area is between $6,000 and $8,000 per month ($72,000 to $96,000 per year) and continues to rise rapidly. For a senior couple, a spouse being admitted to a nursing home creates a sudden and frightening financial burden on the spouse still living at home (the community spouse).

Preserving wealth for the community spouse to meet their needs for the duration of their life can suddenly be very difficult and complex. The changes made in February 2006 to the Medicaid laws have substantially reduced the tools available to preserve the wealth of seniors faced with nursing-home expenses. Early planning dramatically increases the available options to preserve a senior s wealth not only to meet their future expenses during their lifetime but also to pass assets on to their children and grandchildren.

Contacting a qualified and experienced elder law attorney is the best way to protect against the depletion of a senior s assets to nursing-home expenses. The officials responsible for enforcing Medicaid regulations (Department of Public Welfare) and nursing-home representatives frequently interpret the complex Medicaid laws and regulations improperly to the detriment of seniors. Guidance through the maze of Medicaid law is essential.

The guidance of a qualified elder law attorney is a senior s best protection from the financial ravages of nursing-home costs. Contact a qualified elder law attorney as soon as possible to preserve your assets and protect your financial future.

Daryl J. Gerber, Esquire, is chairman of the Lebanon County Bar Association Elder Law committee, member of the National Academy of Elder Law Attorneys, and a member of the Pennsylvania Academy of Elder Law Attorneys and has been practicing law in Palmyra, Pa., for 33 years.