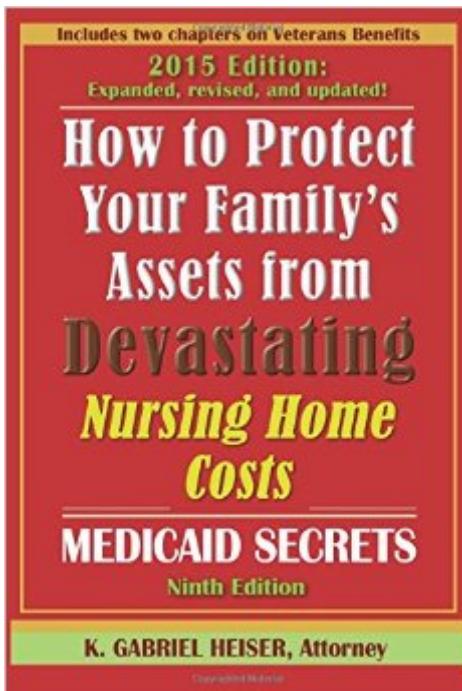


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# How To Protect Your Family's Assets From Devastating Nursing Home Costs: Medicaid Secrets (9th Edition)



## Synopsis

NOTE: The 2016 edition of this book is now available! Be sure to purchase this more up-to-date edition! Please see the many reviews of earlier editions! There have now been over 48 reviews of the many editions, over the years, with an average rating over 4.5 stars. Written by an elder law attorney with over 25 years of experience, this book will help anyone with a family member faced with a long-term stay in a nursing home who wishes to preserve at least some of their assets by qualifying for the Medicaid program. You don't have to be broke to qualify! For the first time ever, the inside secrets of high-priced estate planning and elder law attorneys are revealed. Includes a summary of all income and asset rules for both married and single individuals, together with numerous examples and several case studies, which take the reader through the same thought processes that an experienced elder law attorney would go through when analyzing a real-life client's situation. The book includes tips on: how to title your home so you do not lose it to the state; how to make transfers to family members that won't disqualify you from Medicaid; how annuities make assets "disappear"; smart tricks for "spending down" your assets; what to change in your will to save thousands of dollars if your spouse ever needs nursing home care; avoiding the state's reimbursement claim following the nursing home resident's death; and much more. The 2015 Ninth Edition has been expanded, revised, and completely updated to incorporate all changes in the law as of January 31, 2015, and includes two chapters on Veterans' benefits.

## Book Information

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## Customer Reviews

Appears to be pretty good though it's way too complicated for any one to understand completely there are a lot of good ideas about things (I think). I've only had it for one day so far (actually about 2 hours). My wife and I had gone to a presentation by an elder law attorney and I thought this would be a lot cheaper than the \$8,500 he wants to charge for setting up some sort of legal thing (trust, that's right it's a trust an irrevocable one). Anyhow I'm going to try and get some ideas from this book - already have some try to get some more ideas.

Can't help being complicated and a bit ambiguous, since the laws regulating Medicaid long term care qualifications are subject to many interpretations, and are administered by each individual state, whose rules dictate not only a variety of limits, but interpretations, as well. All in all, a pretty good primer for those who are married, and therefore must prepare for the probable expense of nursing home care, and the devastating fiscal consequences for those who don't understand the basic means to protect their assets from being rapidly depleted.

This is a great book for anyone looking to start planning for medicaid or begin planning for their retrierment. Written in language that can be easily understood with great examples of exactly what is being explained. Would highly recommend it

For those who are preparing for retirement a must have book. That 401k may be stolen from you if for some reason you or a love one has to go into a nursing home and you have to apply for Medicaid unexpectedly. Do you know what a spend down is? If I were an accountant or an Lawyer I would make sure my clients knew about how to protect your assets from Medicaid. I had to learn the hard way. If you read this book, you would know the right questions to ask as to protect your assets and inheritance plans.

This book has great information on Medicaid benefits and how to protect your assets in most situations. It also has great sample issues that are actually possible in every day life.

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