



WHY DO I NEED AN ELDER LAW ATTORNEY?

This is a common question that comes up when planning for the future.

Your spouse has just been diagnosed with Alzheimer's disease.

What will happen when you can no longer care for him and he needs to be moved to a long term care facility?

You don't have a long-term care insurance policy and you discover that neither Medicare nor supplemental insurance will pay the facility's monthly expenses. You later learn that Medicaid is not available for your spouse because you have too much money.

Now you must "spend down" your hard-earned life savings to be eligible for benefits.

How will you pay for his care without losing your home and EVERYTHING that you both have worked for?

Without proper planning you can potentially lose everything paying for long-term care.

Weigh the benefits of hiring an elder law attorney in this situation. An elder law attorney may be able to:

- Preserve a portion of the applicant's income for the non-institutionalized spouse;
- Provide for the transfer of the applicant's assets to certain family members without creating a penalty under Medicaid law;
- Protect the applicant's home;
- Identify last minute expenditures that may be made for the applicant's benefit without creating a penalty period for Medicaid eligibility purposes.



An elder law attorney could help protect your income, life-long savings and home from rising nursing home costs!

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