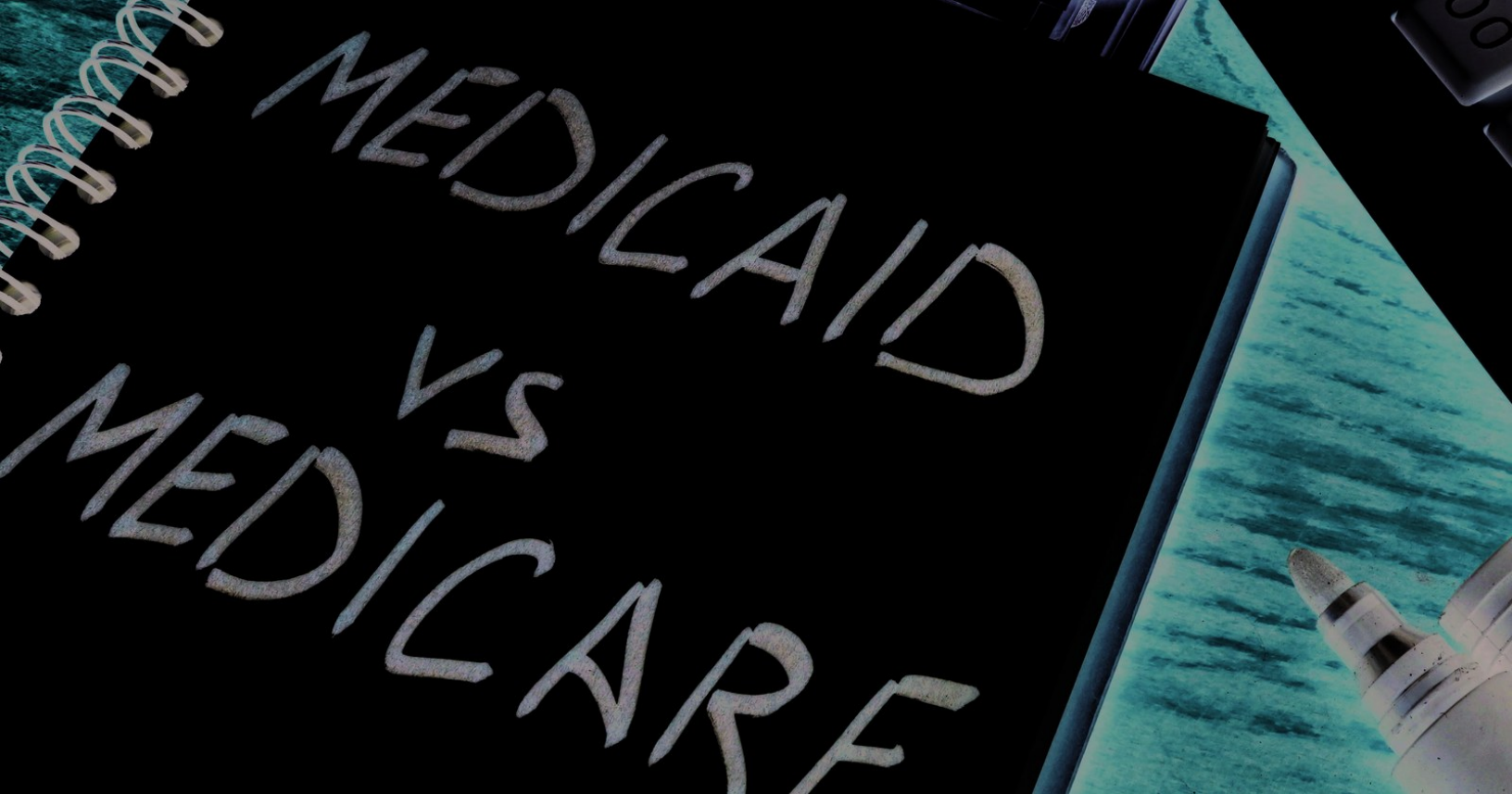




MEDICAID PLANNING ATTORNEY — FORTY FORT, PA

Nursing home care costs over \$12,500 a month. Here's what most families in NEPA don't know.

Most people assume Medicare will cover it. It won't. But with the right Medicaid planning, you don't have to lose everything to qualify.

THE PROBLEM

\$12,500+

per month for skilled nursing care

\$217/day

Medicare copay days 21-100

Medicare covers up to 100 days — and only after a 3-day hospital stay. From day 21 to 100, you're paying \$217 a day out of pocket. After that, you're completely on your own.

Medicaid covers long-term care with no time limit. Most families in Wilkes-Barre, Scranton, and Kingston don't find out until it's almost too late.



WHAT PEOPLE GET WRONG

You can't just give your assets away.

Any transfers within five years of applying are subject to penalties — the look-back period. Medicaid asset protection requires careful, legal planning.

Applying at the wrong time costs you.

Apply too early and face a longer ineligibility period. Apply too late and lose months of coverage. A Medicaid planning attorney knows exactly when to file.

Waiting doesn't protect you. Planning does.

It's almost never too late — even after a loved one has entered a nursing home. But the earlier you start, the more options you have.

WHAT GOOD PLANNING LOOKS LIKE

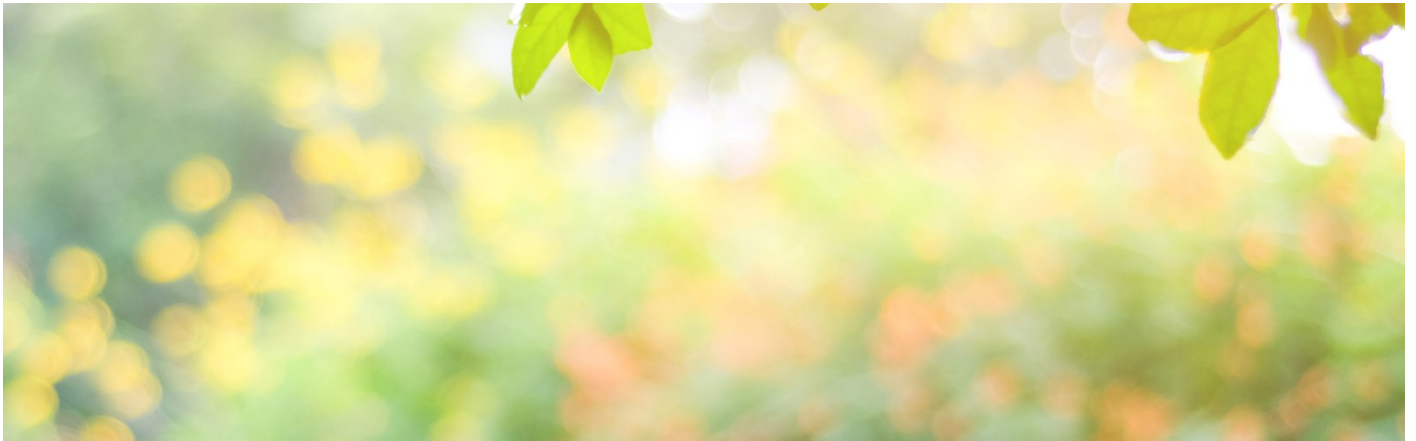


Bill and Sally

Bill had a stroke and needed nursing home care. Their income was \$2,600/month. Care cost over \$12,500. Sally thought they'd never qualify for Medicaid and nearly drained their \$125,000 in savings. With help from an elder law attorney, Bill qualified — and Sally kept their home.

Hank and Ellen

They planned ahead in their early seventies, placing \$200,000 and their home into a Medicaid Asset Protection Trust. Six years later when Hank had a stroke, the five-year look-back had passed. He qualified for Medicaid immediately. Ellen kept everything.



You worked too hard to lose it all to a nursing home bill.

Families across Luzerne County, Lackawanna County, and all of Northeast Pennsylvania have trusted Bregman & Lantz to help them through this. Call today to speak with an experienced Medicaid planning attorney.

Call now: (570) 288-1800