

## MYTHS continued...

**4. MYTH:** "If I enter a nursing home as a private pay resident, I must pay them everything I have except \$2000.00. I even have to sign over my home!"

**Truth:** You are not required to exhaust your assets to private pay for nursing home care. There are many legal, moral and ethical strategies to spend down on eligible items that will enhance your estate and the family members you leave behind.

**5. MYTH:** "In Michigan, my house is protected no matter what."

**Truth:** Michigan has Estate Recovery. This means that your home may be taken to recoup the cost of long term care. Estate recovery applies to individuals receiving Medicaid benefits who are 55 years of age or older and have received Medicaid long-term care services on or after September 30, 2007. Most other states also place a "Medicaid Lien" on your homestead. Michigan may be next!

Don't wait for a crisis to smash down your door. Be prepared. Get the Facts. Join us at a PACE – Medicaid Planning Workshop, if you are helping a loved one in need of long term care. These workshops are held monthly in Grand Rapids, Holland, Norton Shores, and Newaygo.

Register at [www.davidcarrierlaw.com](http://www.davidcarrierlaw.com)

Click - Free Workshops at the top,

Click - What is a PACE workshop?

Need help TODAY! Schedule a Medicaid Discovery Meeting with one of our expert case managers, Dan Trippler and Matt Murphy. **Call 616-361-8400.**

**Remember:** There's never a cost to meet and never a fee to attend a workshop.

## BONUS MYTHS because you are interested:

**6. MYTH:** "It's nursing home or nothing!"

**Truth:** There are Medicaid programs that allow you to stay at home and receive the services you need. They are called MI Choice Waiver and PACE (Program of All-inclusive Care for the Elderly). They are intended for seniors who require a level of care consistent with that which is provided in a nursing home but wish to remain living at home in the community. Income and Assets are also a factor to qualify.

**7. MYTH:** Medicaid is easy. Just fill out an application and get approved.

**Truth:** Medicaid laws are complex. You need expert advice and assistance to protect your assets and keep them safe. You need to know when to apply to ensure you qualify.