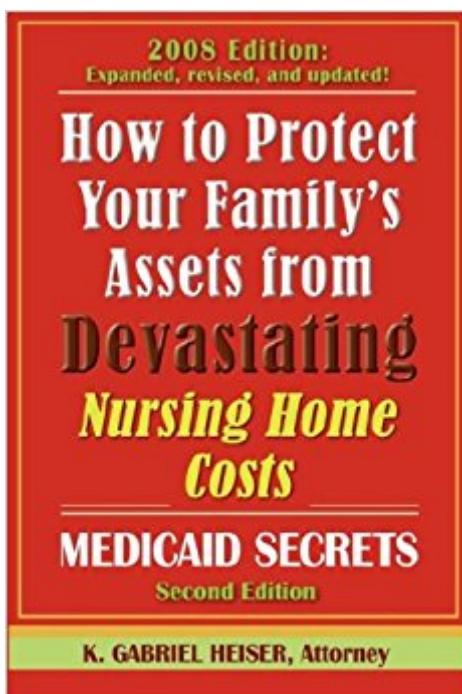


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# How To Protect Your Family's Assets From Devastating Nursing Home Costs: Medicaid Secrets (2nd Edition).



## **Synopsis**

2017 Edition available! Be sure to purchase this updated version on .com to get all the changes in the laws and financial figures from the government.Ã  ----- Written by an elder law attorney with over 24 years, 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. 2008 Edition has been expanded, revised, and completely updated to incorporate all changes in the law as of January 1, 2008.

## **Book Information**

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## **Customer Reviews**

"If you have been waiting for someone to sort through the new Medicaid law and publish an

up-to-date resource, Heiser has done it for you in *Medicaid Secrets*." "Medicaid Secrets does an outstanding job of pointing out the issues and concerns important to clients who are or should be concerned about Medicaid eligibility. *Medicaid Secrets* contains a thorough Table of Contents and a comprehensive Index that readers can use to easily find specific topics. It also provides numerous examples that prove invaluable in explaining the concepts under discussion. In fact, the real-world examples, and their direct connection of Medicaid policies and concepts to real-life situations, provide the true value of the book and set it apart from other published articles on Medicaid. An additional fact sets this book apart from other published works: *Medicaid Secrets* is absolutely current. It includes the major changes in federal Medicaid law brought about by the Deficit Reduction Act of 2005, enacted February 8, 2006, and the later amendments enacted on December 20, 2006." -- The Colorado Lawyer (official publication of the Colorado Bar Association), April 2007 "Well written, clear, easy to follow, and well organized..." "I have read your book and it is great! It is a perfect quick tour of Medicaid planning... I highly recommend it to anyone who needs to get quickly up to speed when the need arises because a friend or family member is facing nursing home expenses...or who wants to think ahead to that possible need. Lawyers can give it to clients to help them understand "the rules." Advisors don't need to fear this book will turn their paying clients into do-it-yourselfers, because almost every rule contains state-specific variations and this book does not cover those. So for clients and would-be clients, this book shows why they need the help of a pro. I especially appreciate the clear delineation between the forbidden and the permitted. It's well written, clear, easy to follow, and well organized. I found it very useful when helping a friend who has just entered a nursing home." -- Natalie B. Choate, nationally recognized attorney and America's leading speaker on retirement planning; author of *Life and Death Planning for Retirement Benefits*

This book is written for the layperson, but includes sufficient detail to inform all but the most advanced elder law attorneys, as well. Many financial planners have found it a great resource to recommend to their clients, too. A great feature of this book are the numerous examples used to explain and show how the rules are applied to real-world situations. In addition, the case studies at the end of the book serve to pull together all the rules, really helping the reader understand the various options available to them. The 2008 Second Edition adds two new case studies, thoroughly updates all the figures used in the examples, revises several areas of the book to keep up with recent changes across the country, and adds five tables in the back showing the key financial figures that apply to each of the 50 states, vital information when doing any Medicaid planning.

This is an excellent book on helping to protect your assets from nursing home costs.....but you'll still need an attorney that specializes in elder care. Be sure to read the reviews that are posted with this book....it's too much to go into with this note.

This is a must read at any age. The information in this book is quite enlightening, who knew the hoops one needs to jump through at an elder age!! After educating myself, for my very own Mother, I've decided to be a voice for all those who sit silently and are unaware of the circumstances.

Valuable information for people anticipating nursing home costs. Read before it is too late to take required actions.

Great information. Book was just what I ordered. Easy reading. Thank you.

This book offers information to help you understand elder law and Medicaid. I feel much better prepared for my appointment with lawyer.

I have searched for this information everywhere I could think of, and finally found it! I feel like I am now prepared to face the future with a disabled spouse successfully.

Very informative for persons finding themselves in a completely unknown area of life during a very stressful situation. Good read!

Very informative . A great read.

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