

Elder Law



## MEDICAID PLANNING AND APPLICATIONS

While often unpleasant to contemplate, many people will require long-term care at some point as they age. Medicaid can help pay for long-term care, but the rules involving eligibility are complex and the application process can be both confusing and time-consuming. The Elder Law attorneys at Critchfield have helped many individuals and families plan for long-term care and have ushered countless Medicaid applications through the complicated process.

The best time to plan for long-term care is well before a crisis occurs. Critchfield's attorneys work with clients to preserve as many family assets as possible while still qualifying for Medicaid. Our attorneys will explore the many options available to maximize asset retention as part of a forward-looking financial strategy by structuring resources and preparing documentation that best serves each individual or family circumstance. Options may include asset transfers, trust creation, and the conversion of so-called "countable" assets into exempt assets.

However, if the worst-case scenario does occur, and a loved one is admitted to a nursing home before a strategy can be implemented; there are still many planning tools that can help, including asset protection trusts. Medicaid coverage can sometimes apply retroactively depending upon individual circumstances.

If Medicaid eligibility is a concern, Critchfield's Elder Law attorneys are ready to discuss options, build a plan, and implement a strategy that protects assets and preserves estate values.

**ATTORNEYS**

NICOLE M. HAWKS

ANN E. SALEK