

Medicaid planning protects seniors

OPPOSING VIEW Sound legal advice simply informs the elderly of their rights.

By Howard J. Atlas

The following is a true story that exemplifies the need and importance of Medicaid planning for senior citizens and their families when faced with an impending, long-term care crisis.

John and Mary led a storybook life. High school sweethearts, they got married after John returned home from Europe a decorated World War II soldier. They worked hard to buy a home, raise three children and save enough money to have a comfortable retirement. They were living a wonderful middle-class life. In fact, they were proud to have achieved the "American Dream."

Soon after John's retirement, their dream turned into a nightmare. Mary started to change. Her doctor diagnosed her as having senile dementia. And after two difficult and strenuous years of caring for his wife, John suffered a heart attack. His doctor's advised him that he no longer should care for his wife and that she needed to be placed into a nursing home. Not only was John devastated that his wife needed

that all his assets, including his home, would be gone within a few years due to the exorbitant cost of nursing home care.

What are the options available to John? Like most seniors, John wrongly believed that Medicare, in combination with supplemental insurance, would cover long-term nursing home care. Long-term-care insurance certainly could be a viable option for healthier and wealthier seniors — but not John and Mary. Most lower middle- to middle-class seniors like Mary can't afford the premiums.

John's only available option, other than impoverishment, is to access Medicaid. However, Medicaid is a means-tested program governed by very complex laws. This often results in the elderly seeking important advice in the form of "Medicaid planning" to assist them in

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rights.

Sound and appropriate Medicaid planning will ensure that senior citizens like Mary will receive quality health care in an affordable manner and that seniors like John won't be forced to deplete all their assets and become impoverished.

Howard J. Atlas, an attorney with Russo & Atlas in Westbury, N.Y., is secretary of the Na-