



# UNDERSTANDING Long-Term Care Planning



Mortellaro Law

**D**o you need assistance with the high cost of health care, qualifying for government health care programs, or protecting your home and assets for you or your loved ones? It is possible to pay for long-term care without going broke.

Mortellaro Law consults with individuals and families who might suffer should they become incapacitated or die. Some of those same people are also worried about their parents' potential long-term care costs later in life. Will their parents manage, or will the costs fall on them and other family members? They also want to know how to avoid probate to save money and time distributing the estate after death.

If you have found yourself concerned with these same issues, this eBook can provide you with a better understanding of long-term care planning.

## What is Long-Term Care Planning?

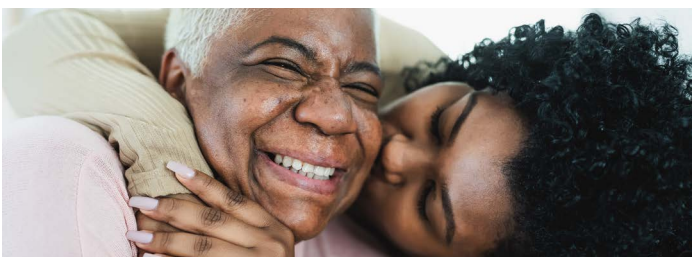
Long-term care planning is part of an estate planning strategy that helps people plan for the high cost of different health care services as they age into their later years of life. Proper long-term care planning can assist you or a loved one in avoiding the worry and drain that the cost of health care will have on your savings and hard-earned assets you planned to pass down to your family members.

Long-term care is designed to meet health needs for an extended time. These services help seniors live as independently and safely as possible when they can no longer perform everyday tasks and activities on their own.



### TYPES OF LONG-TERM CARE SERVICES INCLUDE:

- **Home Health Care** for illness or injury
- **Homemaker and Personal Care Services** for help with daily activities
- **Senior Transportation Services** to run errands and get to medical appointments
- **Emergency Medical Alert Systems** devices to provide seniors with help when needed
- **Community Care Facilities** for non-medical residential care and supervision of seniors
- **Nursing Home Facilities** for residential accommodations that include health care, mainly for seniors
- **Assisted Living Facilities** for senior residents with limited care to assist with daily activities
- **Hospice Care** for people and their caregivers experiencing advanced, life-limiting illness
- **Respite Care** for temporary care of sick, disabled, or senior adults to provide relief for caregivers





## What is the Cost of Long-Term Care?

Long-term care costs are shocking to seniors and their families and can cause an extreme financial burden. Long-term care expenses continue to rise. Attempting to budget for these expenses without a professional's help is dangerous, and even the most carefully thought-out retirement plans may not be able to handle this situation.

## How to Pay for Long-Term Care?

The complex process of determining how to pay for long-term care can be overwhelming. Depending on the level of care and how long it is needed, there are many options to consider.

Some of them include:

- Medicare Coverage
- Medicaid Benefits
- Long-term Care Insurance
- Veteran's Aid and Attendance Program

Each option has eligibility requirements and coverage for specific types of services an individual needs. At Mortellaro Law, we can help you understand the options that are available for your unique situation.

### FLORIDA COST OF CARE (2022)

<b>IN-HOME CARE</b>	Homemaker Services	Home Health Aide
	\$20/hr	\$20.50/hr
<b>COMMUNITY/ ASSISTED LIVING</b>	Adult Day Health Care	Assisted Living Facility
	\$68/day	\$119/day (\$3,628/mo)
<b>NURSING HOME FACILITY</b>	Semi-Private Room	Private Room
	\$225/day (\$6,844/mo)	\$253/day (\$7,698/mo)

Resource: <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>





## What is Medicaid Coverage?

Medicaid is a federal and state program, and the rules vary from state to state. If you reside in Florida and need Medicaid, then Florida's Medicaid rules apply. If you or a loved one are concerned with the high cost of long-term care, we can help develop a strategy to qualify. Navigating the application and approval process is a big part of the long-term care plan.

Florida Medicaid gives individuals and families access to health care resources that they may not have, but specific eligibility requirements need to be met. You must:

- Be over the age of 64; or
- Be pregnant or have a child 18 or under; or
- Be blind or disabled; or
- Have a child, parent, or spouse in your household who is blind or disabled; or
- Have an annual household income below a determined amount.

## What is Medicare Coverage?

Once you reach 65, Medicare will pay for medically necessary acute care services and some long-term care services that meet limited criteria. Most long-term care non-medical services are not covered by Medicare, such as nursing home expenses or in-home custodial care.

These four specific types of long-term care services may be covered under certain conditions:

- Care in a skilled nursing facility for up to 100 days per benefit period
- Services to treat medical conditions
- Services to prevent further decline due to medical conditions
- Hospice care

Medicare has its limitations and may or may not be the best option for your health care needs.



# What are Veterans' Benefits?

If you are a veteran or a veteran's family member, the VA provides many resources to assist you when transitioning to retirement and beyond. This includes Aid and Attendance, a tax-free and non-service-connected benefit for veterans and their surviving spouses to help cover the cost of long-term care in your home, assisted living, or nursing home facilities.



## QUALIFICATIONS FOR VA BENEFITS

VA health care benefits are available if you served in the active military, naval, or air force services and did not receive a dishonorable discharge. The eligibility requirements include:

### **Veterans engaged in war-time service for the following:**

- **World War II:** 12/7/1941-12/31/1946
- **Korean War:** 6/27/1950-1/31/1955
- **Vietnam War:** 2/28/1961-5/7/75, served in the country of Vietnam, otherwise 8/5/1964 - 5/7/1975
- **Persian Gulf:** 8/2/90- TBD

### **Enlisted after September 7, 1980, or active duty after October 16, 1981.**

You must have served 24 continuous months or the full period you were called to active duty unless any of the described situations below are accurate.

### **The minimum duty requirement may not apply if any of these are true. You:**

- Were discharged for a disability that was caused— or made worse—by your active-duty service, or
- Were discharged for a hardship or “early out,” or
- Served before September 7, 1980

**If you're a current or former member of the Reserve or National Guard,** you must have been called to active duty by a federal order and completed the full period for which you were called or ordered to active duty.



## LONG-TERM CARE PLANNING QUESTIONNAIRE

You should consult with the attorneys at Mortellaro Law if you answer YES to any of the following questions:

Do you or a loved one worry about paying for long-term care?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you want to know options for receiving medical care, like being able to stay in your home?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you want to ensure your desires regarding medical care are carried out if you are unable to communicate them?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you want to ensure your money and legacy are preserved for your family or loved ones instead of being spent down on the high cost of nursing home care?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you want to ensure your family's inheritance is protected from creditors, divorce, and overspending?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

**If you answered YES to any of these questions, Mortellaro Law can help!**

## How Can Mortellaro Law Help You with Long-Term Care Planning?

Planning for the future needs of long-term care is vital at any age. While we can't predict the need for care, we can take steps to prepare for an unexpected crisis to help reduce the stress on ourselves and our families. The cost of care continues to rise, and long-term care planning can protect your home, hard-earned savings, retirement fund, or anything you wish to pass to your loved ones in the future.

**Mortellaro Law is a Florida law firm that is family-focused and client-centered to offer a wide range of legal services, including:**

- Wills
- Trusts
- Living wills
- Health care surrogates
- Powers of attorney
- Advanced health directives
- Special needs planning
- Asset Protection
- Probate



Whether you are an individual exploring your long-term care options to protect a spouse, children, or parent, we can find the right solution. If you are currently in a nursing home facility or need help qualifying for Medicaid immediately to pay for care, we are here to help.

Mortellaro Law practices elder law and estate planning, including asset protection and probate. When reaching out to our firm, here is what you can expect:



1. **Initial Consultation.** We meet with you to discuss your legal matters and may be able to consult over a video conference or telephone for your convenience.
2. **Discuss Your Family's Concerns.** Mortellaro Law helps families work through difficult times to get the care and quality of life they want without going broke. We offer a flat fee structure, so you know exactly what your plan will cost.
3. **Make a Plan.** We prepare specific recommendations for how to protect your home, income, life savings, and property. The earlier Mortellaro Law can get involved in your long-term care process, the easier it is to give you options for costs of future care.
4. **Take Action.** With the right long-term care plans in place, we help you put those strategies to work and successfully meet your long-term goals.

Contact our office today and **schedule an appointment** to get started.

**Mortellaro**  
LAW

813-367-1500  
[www.mortellarolaw.com](http://www.mortellarolaw.com)

4102 W. Linebaugh Ave.,  
Suite 100  
Tampa, FL 33624

850 N.W. Federal Highway  
Stuart, FL 34994