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Medicaid Planning - Mindy Felinton's Interview on Its A Womans World

Mindy Felinton was recently interviewed on Its A Womans World discussing the importance of Medicaid Planning. The interview can be viewed on Mindys web site or her YouTube page, Felinton Law.

THE HIGH COST OF LONG-TERM CARE has made planning a critically important issue for seniors and their families. In fact, most seniors will likely require some form of long-term care. Sadly, many are unprepared for the significant financial burdens it places on their family's hard earned savings. A family facing a monthly rate of \$10,000 or more for the long-term care of a loved one can be financially devastated.

Long-Term Care Options

WHILE SOME SENIORS ARE ABLE TO AFFORD PRIVATE PAY CARE, the cost of long-term care will wipe out the savings of all but the wealthiest families in a matter of years. Those who have planned ahead by purchasing long-term care insurance have a degree of certainty and peace of mind, knowing that they have a lesser need to rely on other sources in the future. Unfortunately, many can't afford the high cost of long-term care insurance or worse, because of age or medical condition, cannot qualify for long-term care insurance coverage.

IF YOU DO HAVE LONG-TERM CARE INSURANCE, you should be aware of what your policy covers. Many policies have high deductibles or provide for only a short period of care in a facility. In fact, many who have long-term care insurance still have to resort to Medicaid to pay for their care.

Medicaid Eligibility

For more information, visit my web site at www.FelintonLaw.com and click on Medicaid Planning.

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House Budget Cutters Prescribe Radical Surgery for Medicare and Medicaid

House Budget Committee Chairman Paul Ryan (R-WI) has proposed a budget that would dramatically reshape both the Medicare and Medicaid programs and shift more costs to seniors and people with disabilities.

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Responsibility for a Deceased Relative's Debts

Family members generally should not have to pay for a decedent's debts, but it is important to know your rights because collection agencies may target the decedent's relatives.

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Caregiver Contracts: A Growing Planning Trend for Families

A growing number of people are entering into caregiver contracts (also called personal service or personal care agreements) with their family members. Having such a contract has many benefits, including being a key part of Medicaid planning.

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New Rule Requires Homebound Medicare Patients to See Doctors

The federal Centers for Medicare and Medicare Services has issued a new Medicare requirement that doctors must meet face-to-face with their patients who are receiving home health care in order for the patient's home health visits to be reimbursed.

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States May Now Extend Medicaid's Spousal Protections to Same-Sex Partners

The U.S. Department of Health and Human Services has announced it will now permit states to extend Medicaid long-term care protections long available to spouses of nursing home residents to same-sex domestic partners as well.

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