

- What Should I do next?
 - Gather important papers and documents
 - Medicare Information
 - Health Care Directive
 - Powers of Attorney
 - Military Discharge Papers
 - List of Physicians and Medications
 - Estate Planning Documents
 - Get in touch with community resources
 - www.Medicare.gov
 - www.alz.org
 - www.mdva.state.mn.us
 - www.parkinsonmn.org
 - www.mnaging.org

For more information, call our
VA Accredited elder law attorneys
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A Guide to Paying for Long Term Care

- **What is Long-Term Care?**
 - According to Medicare.gov, long-term care includes medical and non-medical care to people who have a chronic illness or disability. Long-term care helps meet health or personal needs. Most long-term care is to assist people with support services such as activities of daily living like dressing, bathing and using the bathroom. Long-term care can be provided at home, in the community, in assisted living or in nursing homes.

- **What is the difference between Medicare & Medicaid?**
 - Medicare is health insurance for people age 65 or older, under 65 with certain disabilities, and any age with End-Stage Renal Disease.
 - Medicaid is a program based in Federal law which requires states to provide basic health services to individuals who meet certain financial criteria.

- **Will Medicare cover my Long-Term Care expenses?**
 - Generally, Medicare does not pay for long-term care expenses. Medicare pays only for medically necessary care. Custodial Care, or assistance with activities of daily living (bathing, dressing, and toileting), is not covered by Medicare.

- **How can I pay for Long-Term Care?**
 - There are four primary ways people pay for long-term care expenses including:
 1. Private Pay (*Using one's own resources*)
 2. Long-Term Care Insurance (*Not generally available after declining health*)
 3. Veterans Benefits (*State and Federal*)
 4. MEDICAID (*Must meet financial eligibility requirements*)

- **Do I qualify for Veterans Benefits?**
 - Veterans (and spouses) who meet certain service record criteria may qualify for Veterans Benefits, even if the Veteran was not injured during service.

- **Who Can Help Me Plan?**
 - Meet with qualified professionals, such as:
 - Elder Law Attorney
 - Accountant
 - Financial Advisor
 - Care Manager