

"KNOWLEDGE TO HELP, EMPATHY TO CARE"

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January Update:

Happy 2016! Let us help you resolve your New Year's Resolutions this year! We can help you plan for your future with Estate Planning, Medicaid Pre-Planning and Veteran's Pension Benefits! Call or email us today to set up a **FREE** consultation!

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DONALD
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WILLS, ESTATE, VA & ELDER LAW

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Paying for Long-Term Care

Many elderly people assume that if they need long-term care, either at home or in a facility, that Medicare is going to pay for that care. The reality is that Medicare might pay for the care for a very limited amount of time. After that time, usually no more than 100 days maximum, Medicare will stop paying and the person needing care is going to have to find another way to pay for that care.

There are generally three ways to pay for long-term care:

• **Private Pay:** Simply means

that the person receiving care pays for his or her care "out of pocket."

• **Long-Term Care Insurance:**

Usually a great option, but many people fail to consider long-term care insurance until it's too late. Either they wait until obtaining long-term care is too cost prohibitive or they wait until they are no longer medically qualified. It is always advisable to at least look at long-term care insurance as an option to see if you qualify.

• **Medicaid:** If a person has limited resources and does not have long-term care insurance then that individual may qualify for public

assistance. Medicaid is a federally funded, state administered program that is designed to help offset costs for people with limited income and resources. However, limited may not mean what you think it means.

Each situation is specific to that individual or couple and is why it is always advisable to seek the advice of an elder law attorney before applying for Medicaid benefits. Working with the right elder law firm could literally result in savings of hundreds of thousands of dollars.

Upcoming Workshops

Legacy Wealth Planning: Protecting Your Family & Leaving a Legacy

Discover How to Protect Your Assets and Provide for Your Loved Ones

Westerville

Thursday, January 28, 2016
7:00pm-9:00pm
Embassy Suites by Hilton
2700 Corporate Exchange Drive, Columbus, OH 43231

Polaris

Saturday, January 30, 2016
10:00am-12:00pm
Homewood Suites by Hilton
2045 Polaris Parkway,
Columbus, OH 43240

At the workshop, we will discuss several issues including how to:

- Advantages & disadvantages of Wills and Living Trusts
- Maintain your privacy and protect your estate against a living probate if you become disabled
- Plan before you need Long Term Care
- Realize why putting property in children's names may be a mistake
- Protect your children's inheritance from their future ex-spouses, lawsuits, and other claims
- Preserve your estate for your children if your surviving spouse gets remarried
- Understand "What is Probate?"
- Learn about Medicaid eligibility to pay for nursing home costs which can average \$6500-\$7500 per month

Attend a workshop and receive a FREE no obligation private consultation with Attorney Donald to answer any questions about setting up your estate plan (\$525 value).

We are so excited about this seminar and educating families in our community about their options in protecting themselves and leaving a legacy for generations to come.

Call or email to register today!



Office Happenings

Happy New Year! 2015 was a tremendous year of growth and blessings for our office. This past year we were able to help hundreds of families meet their estate planning needs and 2016 looks like it is going to pick up where 2015 left off.

You most likely noticed on the first page the announcement of our new office in Westerville! We are super excited about being in the Greater Columbus

Area and the opportunity to better serve our current families in that area, as well as helping new ones we meet along the way. The official grand opening is February 1, 2016 but we will see clients there on a limited basis prior to that day.

The second big event we mentioned last month was that we were in the process of hiring a new attorney. Well our search is finally

over and our decision has been made. We are proud to announce that we have hired Ms. Jennifer Dick as our new associate. Jennifer brings with her a strong background in estate planning already with a focus on helping clients understand the funding part of the processes. Please be sure to give her a big welcome when you see her in our Westerville office.

Look out 2016, here we come!

Just a couple of weeks after Rose was born, Nicole returned to work as promised!

Nicole is now balancing motherhood along with her role as an attorney at Donald Law Office. Nicole is thrilled to be able to have a legal career and to be a mother, as well.

Quote of the Month:

"Make New Year's goals. Dig within, and discover what you would like to have happen in your life this year. This helps you do your part. It is an affirmation that you're interested in fully living life in the year to come."
– Melody Beattie



Staff Spotlight

This month's Staff Spotlight will be focused on Nicole M. Hawks, one of our attorneys.

Nicole received her Juris Doctor from Capital University Law School and joined DLO in November 2014. Nicole enjoys cooking, baking and

spending time with her family.

As many of you know, Nicole and her husband, Robert, welcomed their first child this past September. Little Rose Isabel was born 6 lbs, 11 oz during the afternoon of September 4th.

influence on your family even after you are gone. Don't leave them with the burden of picking up the pieces after you pass.

If you have already done your estate planning, great, congratulations! But I challenge you to share the love and pass on the peace of mind you have achieved by encouraging your friends and family to put their affairs in order as well.

Matt's Message

I always think of New Years as an opportunity to begin life anew. It's the perfect time to leave a grudge behind or to renew a friendship that has been tarnished over the years. It's a time to look forward to find a chance to make a positive impact on the lives of the ones you love.

One of the most profound statements I have heard from any of my clients was from the daughter and son

of a beloved client that passed away last year. The brother and sister looked at me and said, "We are so grateful that Mom did this planning." Even though Mom had passed away about a month earlier, she was still making a positive impact on the lives of her children because of the decisions she made when she was still with us.

My message this month is simple, be a positive

At Donald Law Office, we guide you through your entire estate planning and long-term care journey!

Our Mission is to provide peace of mind to you and your loved ones.



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