

"KNOWLEDGE TO HELP, EMPATHY TO CARE"

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September Update:

It's September! People celebrate the American Labor Movement on Labor Day. All who have worked hard for their lives so they may be able to leave something for their loved ones should not have to lose it all to the nursing home or lawsuit. You can protect what you have worked for by creating an asset protection trust!

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DONALD
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WILLS, ESTATE, VA & ELDER LAW

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Three Big Lies of Medicaid Qualification

Lie #1: If you need a nursing home, Medicaid will take your home.

They can't and they don't want to.

Lie #2: If you transfer assets, you have to wait 60 months to qualify.

There is no such rule.

Lie #3: You have to give your assets away to protect them.

You DO NOT have to give your stuff away to protect it.

Here are some clarifications about Medicaid:

Medicaid has a five-year LOOKBACK period. This means that if you gave away monetary gifts or made some other uncompensated transfer that for five years, Medicaid can look at that. Medicaid can and will look at all of your financial information for the past five years.

However, if you were to put your assets into an asset protection trust, then after five years, 100% of those assets would be protected!

If you are single and need some skilled care, Medicaid will force you to spend all but \$1500 of everything you have before Medicaid will help pay for your care. Once that happens, Medicaid will take all of your income, except \$50 and then Medicaid will pay for the rest of your care.

Medicaid will pay only for a semi-private room. If you do some trust planning, you could get Medicaid qualified and use the funds from your trust to pay for a private room instead!

Upcoming Workshop

VA Benefits

Planning to Secure
Veteran's and
Medicaid Benefits
for Assisted Living
and Long Term
Care Costs

September 11, 2015

11:30-1:00pm

Reflections

2750 W. Fair Avenue
Lancaster, Ohio 43130

**FREE SPAGHETTI LUNCH
OPEN TO THE PUBLIC!!!**

Qualifying for Veterans' Benefits and Medicaid is tougher than ever under anticipated rule changes. Learn how the laws may affect you, and the planning options.

Discussion Topics:

- * Risks of waiting too long to plan and from do-it-yourself planning
- * Little known, tax-free money to help pay for care for Veterans or surviving spouses
- * Types of trusts that work in VA and Medicaid planning
- * How to conserve money for your needs – even

while getting Medicaid or VA benefits
* Common myths and misconceptions & real life examples

**Call or email to
register today!**



Office Happenings

Things have been incredibly busy at Donald Law Office over the past six months, and especially this last month.

As many of you know we have had to say goodbye to some long-time employees, but we have also had the opportunity to say hello to some new ones!

One of our recent additions is Kristy Pinion, our new

Marketing Coordinator and Office Manager. Kristy brings with her the experience of having been a Marketing Coordinator for a major real estate developer and the managerial experience of having been a personal banker.

Our most recent addition is Ambreanna (Bre) Cyrus, our new Benefits Coordinator and Receptionist.

Bre brings with her over 10 years of excellent customer service experience in the banking industry. For most of you, Bre will be the first person you encounter when you call or stop by our office.

Please be sure to give these ladies a big welcome when you see them or talk to them!

Quote of the Month:

"Perfection is not attainable, but if we chase perfection we can catch excellence."
–Vince Lombardi



Staff Spotlight

Starting this month we are going to do a short story about one of our staff members.

This month we are excited to bring you up to date on Nicole's pregnancy. As many of you know, Nicole and her husband Rob are expecting the birth of their

first child, Rose! As a result of Rose's pending arrival, Nicole won't be taking on any new clients for a while so that we can ensure continuity of service to our clients.

However, Nicole assures us that she will be back at it and strong as ever two

weeks after lovely Rose gets here. While the rest of us are a bit skeptical, if anyone can get back that quick, it's Nicole!

In the meantime, please be sure to wish Nicole well and keep her, Rob, and Rose in your thoughts and prayers as they get to know each other.

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.

Matt's Message

I can't believe it is already September. The kids are back in school, Nicole is getting ready to have her baby, and football season is in full swing!

Change is everywhere it seems and the month of August brought numerous changes to our office as well. Many times we resist change because we like things to stay the same. Change scares us. But one thing is certain, change is

inevitable. We either change or we become extinct or irrelevant.

At Donald Law Office, we constantly strive to keep up with the changes in the law and technology so we can offer the best services possible to our clients.

We are excited about some of the new services we are going to be offering in the near future to our clients. One of those

services is called DocuBank, an online service that allows you to **securely** store your Advanced Directives online and have access to those documents anytime and from anywhere. But more on that next month!

We are super excited about the positive changes we are making and we look forward to continuing to serve you, our clients, our families.



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