

# WHAT HAPPENED TO YOU AT CAMP LEJEUNE?

VETERANS LIKE YOU ARE BEING FLOODED WITH "CAMP LEJEUNE" JUNK MAIL, TV COMMERCIALS, RADIO SPOTS, AND INTERNET ADS. IT IS OVERWHELMING. WHICH ONE IS THE SCAM? ARE SOME JUST "OK"? WHO WILL PROTECT ME AND MY FAMILY THE BEST? SO MUCH NOISE!

YOU ONLY GET ONE SHOT AT THIS. AND THE CLOCK IS RUNNING. WHY NOT CUT THROUGH THE CLUTTER WITH A FELLOW VET? SEVERAL VETS CALLED. THEY WANTED TO KNOW WHAT THIS CAMP LEJEUNE STUFF WAS ALL ABOUT. SO I LOOKED INTO IT. FOUND EXCELLENT ATTORNEYS WITH OVERWHELMING TRACK RECORD OF SUCCESS.

**CALL US 888-954-3375**

**WHY NOT MAKE SURE THAT YOU GET EVERY NICKEL YOU DESERVE?**

## GET ANSWERS TO YOUR QUESTIONS:

How do I protect my health, home, lifesavings, family and legacy?

Why is an outdated will worse than no plan at all?

How can I be sure people I trust will make medical and financial decisions for me, if I cannot?

How can I control the care I get (and do not get) in a medical emergency?

How can I protect my kids' inheritance from divorce, bankruptcy, and their own poor decisions?

How do I avoid heavy taxes from the new law on my retirement plans (like my IRA or 401k)?

**Come to the LifePlan™ Workshop!**

## Get Answers at Our Live, In-Person, Group Workshops!

### Grand Rapids

**Saturday, April 22**  
10am

**(616) 361-8400**  
4965 East Beltline Ave NE  
Grand Rapids, MI

### Holland

**Wednesday, April 26**  
1pm

**(616) 796-9600**  
12330 James Suite B10  
Holland, MI

**www.DavidCarrierLaw.com**  
email: David@DavidCarrierLaw.com

# The Michigan Elder Law Reporter™

33 Years Serving Michigan Seniors

VOLUME 33, ISSUE 4.1

APRIL 2023

## JUNE 1, 2023 – STORM IS COMING

# COVID PARTY IS OVER, NOW COMES THE HANGOVER

**MILLIONS WILL LOSE BENEFITS... AND THEIR HOMES (WE WARNED YOU BEFORE, WE ARE WARNING YOU AGAIN)**

MILLIONS OF AMERICANS THOUSANDS OF MICHIGANDERS RELY ON MEDICAID FOR LONG-TERM CARE

If you have not been paying attention to the basics, maybe this would be a good time to start.

### BASIC FACT #1

Fact: Long-term Care is Expensive. And Getting More Expensive. Rapidly.

Why: There are lots more older folks these days: Greatest Generation, Boomers. There are lots fewer younger folks to care for them. High Demand for Care PLUS Low Supply of Caregivers EQUALS Cost of Long-term Care through the roof.

Consequence: Older folks are going broke quicker than ever before. When folks go broke and need long-term care, Medicare does not pay. Only Medicaid pays for long-term care. Medicaid is highly regulated and unforgiving. You must strictly comply with all their bizarre rules or you lose. Your lifesavings. Your home. Your stuff.

### BASIC FACT #2

Fact: Medicaid demands a financial review EVERY YEAR. Every year Medicaid investigates you through "Asset Detection." To catch you if you lied on your application. You must prove that you still qualify. This is called "Redetermination."

Why: So bad people do not rip off the taxpayers. Pretty obvious. And catch honest mistakes. It happens.

Consequence: Strict compliance. No cheating. No "forgetting." Or you lose benefits. Then get sued. Then they take your house. Or sue your kids.

### BASIC FACT #3

Fact: For the last 3+ years, because of COVID, Medicaid has not been checking up on anybody. Medicaid continued benefits to people who were obviously disqualified. And not so obviously disqualified.

Why: Lots of COVID dollars from the federal government. Shutdowns. Lockdowns. Cruel to deny benefits when an unspecified virus of unknown origin was killing everybody and ending life as we know it. Many, many reasons. COVID-time was crazy days.

Consequence: Millions of Medicaid beneficiaries lost track of what they were supposed to do. No accountability means no compliance. No compliance means disqualification.

### BASIC FACT #4

Fact: Eventually you run out of other people's money. The COVID travesty train has gone off the rails. Federal debt is \$30+ TRILLION. Our national credit card has melted. Vaporized.

Why: In disaster situations, leeches, hucksters, con artists, grifters, and politicians (but I repeat myself) take advantage of well-meaning efforts to fix the catastrophe. Money gets dumped on problems. Lots of money. Too much money. Maybe some of that money will do some good. But sooner or later, it must end. That time is now. More specifically, June 1, 2023.

Consequence: Millions of good, normal, taxpaying, making-the-best-of-it Americans did not keep up with Medicaid's strict rules. They did not know what the rules were. Nobody enforced the rules. In effect, there were no rules. Until now. Accountability and Compliance are back.

### BASIC FACT #5

Fact: Millions of Americans have unknowingly violated Medicaid rules that pay for their long-term care.

Why: When rules are not enforced, there are no rules.

Consequence: Millions will lose their Medicaid benefits. Soon.

### BASIC FACTS #6-8

Fact: Medicaid will pay long-term care facilities and allow certain exempt assets. Medicaid will pay and you can keep an automobile. Or your homestead. But if you are disqualified Medicaid will not pay.

Fact: If the long-term care facility is not paid, they will sue you to get paid. You have no money. But you have an automobile. You have a homestead.

Fact: The long-term care facility will seize your automobile. And homestead. And sell them. Now you have money. You will have to pay all the money. Until you are broke and back on the Medicaid.

Why: Somebody's gotta pay. If not Medicaid, then you.

Consequence: Folks who did "Lady Bird deeds" believing that the homestead was "protected" are about to get a cold shower of reality.

### BASIC FACT #9

Fact: It is not too late.

Why: If something can be broken, it can be fixed. (Unless you cheated on purpose, then Go To Jail, Do Not Pass GO, Do Not Collect \$200.)

Consequence: Millions can save their Medicaid benefits. If they act. If they fix the noncompliance.

Here's the Memo a certain law firm is sending to thousands of clients, starting with those actually receiving Medicaid benefits right now:

The following memo has been sent to all our clients... even those who are not in long-term care. It is that important.

Most families on Medicaid are impoverished... they did not take our advice... Denial of benefits means the loss of all so-called "protected" assets, like the homestead. "Lady Bird deeds" will not protect you. Ignoring the problem will make it worse.

In normal times, everyone on Medicaid reported their finances every year. EVERY YEAR. The Michigan Department of Health and Human Services (MDHHS) checked to make sure that everyone getting benefits was entitled to those benefits. Medicaid calls these audits "Redetermination." And every year, in normal times, hundreds, thousands of Michiganders made mistakes and lost Medicaid benefits. In 12 short months, dangerous errors put benefits at risk.

During the COVID years, this changed. MDHHS stopped reviewing. For more than 3 years nobody has checked anyone's finances. For more than 3 years, improper Medicaid benefits have continued. Millions have received benefits; billions have been spent. Spend, spend, spend. No audits. No accountability. No one has been checking. No Redeterminations.

Now that is all over. Yesterday's news. No more COVID emergency. Federal spending propped up Michigan Medicaid. That money is gone. Long gone. MDHHS auditors have sharpened their pencils. The old system is back. With a vengeance. Starting June 2023.

### Failure Is VERY EASY. Innocence is NO DEFENSE.

Think about it. In only 12 months, thousands of folks will violate simple Medicaid Rules. Not "on purpose." But it happens. And now we have gone 40 months. National news outlets report that millions will lose. Without knowing it!

How can this happen? Easily! For example: Nursing home residents keep \$60 per month. Not much, right? But over three years of lock downs, it builds up. If your Medicaid loved one has \$2000 + \$1, your loved one has lost eligibility. While nursing home private pay rates have skyrocketed. Time to say good-bye to the homestead. How? Why?

Benefits are now denied. There is no money. But you "saved" the homestead. Fine, now sell it! (No! It is NOT "protected"). Give the nursing home all the money. Now what? Now you will have to start over, from the beginning, and go through the entire Medicaid process AGAIN. With no safety net.

### Millions Will Lose Benefits. No Question. But Why Should Your Loved One Be a Victim?

Your Carrier Team saw this coming. From the beginning. What we did not foresee was how long it would go on. We did not think it would get this bad. But here we are. Don't lose benefits for your loved one. You must handle 3 years of redeterminations correctly. Any misstep could waste all the time, money, work, and effort you already invested. Why jeopardize your loved one's benefits? It is up to you. Will ignoring the problem solve it? Will MDHHS just go away? Is now a bad time to fix things? Do you know anyone better than us to help?

### Is Failure Acceptable for Your Family?

#### Does Anyone Know Better than the Team Who Secured Medicaid Benefits in the First Place?

Exclusively for you. Families like yours, who trusted the Carrier Team with the Medicaid Application, get top priority and a 33% discount.

Step One: Schedule your Redetermination Initial Review.

Redetermination Initial Review includes collection of all financial documentation from the date of your initial Medicaid approval to today.

### GET ALL YOU NEED: ESTATE PLANNING IS LIKE FLYING

Not so long ago, airline travel was for the few, the proud, the wealthy. It was not for you, except at great financial sacrifice. But golly, was it nice!

Today, we like to complain about getting packed in like cattle. The seats are smaller. Everything costs extra. People show up in their pajamas. (And if those aren't pajamas, I'd like to know what you call 'em!) Golly, it is just not so nice anymore!

On the other hand, if you want to go to Florida, today you have many choices. Even among the least expensive airlines. Fly to Florida, direct from home, with no connecting flights. Nonstop! \$59 round trip! Amazing. The seat doesn't recline. No free soda. No free peanuts. There are no movies. You pay extra for everything, but you only pay for the things you want.

You can still get dressed up if you want. If you really like being served lunch or dinner at 40,000 feet, sign up (and pay) for first class. Finally, if you are determined to burn through your life savings, why not fly in a private jet? For less than \$60,000, I'm told you can fly round trip from Miami to Grand Rapids. If you want to.

### GET WHAT YOU NEED AT A PRICE YOU CAN AFFORD

Something you already know about air travel. It is safe. Super safe. You are safer in the airplane way up high in the sky than when you are driving home from the airport. True fact.

You are as safe with your \$59 ticket as you are with a \$59,000 private jet. Plus, both options will get you to Orlando to visit the Mouse. And safely back home again. More simple truth.

Schedule, price, amenities... these sorts of decisions are now left to the airlines, and you, to decide. What do you value? Make your decision. That's the American Way!

Do you suppose more choices at lower rates would inspire more Americans to fly? According to the Bureau of Transportation Statistics (your tax dollars at work) airline travel exploded after deregulation! In 1975, before the airlines were set free to serve you, almost 197 million of your fellow Americans. Within 10 years that number practically doubled, to 363 million air travelers. By 2019, almost 5 times as many Americans enjoyed squeezing into little seats, listening to a safety briefing, and jetting off to their dream destination.

All these choices can be confusing. But do you want to surrender? Do you really want to go back to the old way of doing things? I didn't think so.

### DON'T PICK AND CHOOSE... GET EVERYTHING

PRICE REDUCED BY 50-66%

What if you could have it all? Asset Protection. Long-term Care Protection. Full funding of your trust. Access to live

## Your Family's MEDICAID BENEFITS AT RISK Are You One Of The Millions About To Lose?

### Michigan Medicaid Crack Down

**Begins June 2023**

**June 2023 - Brutal Accountability Starts Now**

**Do Not Be a Victim.. Keep Your Benefits**

What has been going on for the last 3 years? Is the financial house in order? How can problems, issues, gaps, errors, mistakes be fixed? BEFORE redetermination denies your benefits?

Can you trust our experience, skills, and resources to develop the best plan for your family? Like thousands of other West Michigan families, you already have! You earned the benefits, we secured them for you. Why should you lose it all now?

Get your Redetermination Action Plan after a thorough, in-depth review and consultation. You can implement it yourself but we are standing by to assist you.

**Nursing Home: \$12,000 - \$15,000 per month**  
**Assisted Living: \$6000 - \$10,000 per month**  
**Rescue Benefits: \$1000**

You trust us, we cut fees for you. Other families are paying \$1500 for the Redetermination Initial Review. You are paying 33% less: \$1000. (Discount and expedited priority available only for our existing client families. Relationships Matter.)

Your Redetermination Initial Review identifies issues and essential fixes. You can choose to handle the Redetermination all by yourself. No charge. If you wish for the Team to take care of business, an additional fixed fee will be quoted. You decide whether the cost/benefit works for you. If you choose to have the Team secure your loved one's future, the initial \$1000 payment will be credited to any future fee.

### ASK YOURSELF

Should you try this on your own when you have experts available to help you? Is it wrong to think that your loved one deserves continued coverage and care? Should your family suffer because a pandemic stopped yearly redeterminations?

**IF YOU ANSWERED "NO" ABOVE, PLEASE CALL THE LAW OFFICES OF DAVID L. CARRIER, P.C. TODAY AT (616) 361-8400!**

**P.S. There is no "close enough" when it comes to Medicaid eligibility. If you have a million dollars too many, you are disqualified. If you have one extra dollar, you are disqualified.**

**P.P.S. Disqualification does not mean IMMEDIATE DENIAL of benefits. Adverse Actions will not take place until the following month. When you are disqualified, do not give up. It may still be possible to avoid loss of benefits. Maybe.**

**P.P.P.S. Ever play the party game "Musical Chairs"? Sooner or later, the music stops and someone loses. The music is stopping on June 1. Will you choose to lose?**

**P.P.P.P.S. I just re-read this letter. It is not kind or gentle. Rather harsh. Know what else is harsh? Getting disqualified, losing benefits, getting sued, and having your homestead taken away. Alarm clocks are harsh too. Wake up or stay sleeping. Your choice.**

counsel. Secure assets for yourself, your spouse, your family. Avoid Probate. Save Taxes. Protect Leftovers for the kids.

If you want the old-fashioned, more expensive one-on-one process... great! We are not giving that up.

On the other hand, if you want all the results, at drastically reduced fees, perhaps you might consider a series of live and video meetings with other folks just like you.

1. In person: The LifePlan™ Workshop - No change; Stick with what works.
2. In person: The Blueprint Design - Together with the other folks from your LifePlan™ Workshop, you complete a confidential workbook with detailed information about yourself and your family. Your hopes and dreams. You commit and pay 1/2 of the reduced fee.
3. Zoom Meeting: One-on-one Review Meeting with Your Counsel - Freely and confidentially discuss options and make decisions.
4. Email Delivery: Receive and Review Documents. Expert videos step you through each document. Note any questions or concerns you may have to discuss with your Counsel.
5. In person: Signing and Initial Funding Meeting - Transfer assets to your trusts. Payment of the balance of the fee.
6. In person: Follow Through Funding Meetings - Finish the Job!
7. In person/Zoom/Video: Ongoing support and Assistance
8. Cost: One-third to one-half of current fees, plus \$119/month for ongoing funding and other services. Drop at anytime.

Do you want to fly first-class to Florida? Safe, Secure, Comfortable. Some folks do. And they are willing to pay the additional costs.

Do you just want to get to Florida? Safe, Secure, Some Inconvenience. Drastically reduced fee?

Either way, the process is safe and secure. You get every bit of security and asset protection.

As you continue as a member, you can add optional trusts and features. Membership has its privileges.

### GET EVERYTHING YOU NEED, EVERYTHING YOU WANT

You do not have to settle for the disappointing failure of traditional estate planning. You can get the LifePlan™ Advantage at no greater cost to you.

### TRADITIONAL TRUST PLANNING IS PROFOUNDLY MISTAKEN WHY DO THEY BANK ON DEATH?

WILLFUL IGNORANCE OR INTENTIONAL SCAM? WHY NOT BOTH?

Traditional estate planning supposedly avoids probate, saves taxes, and safely, efficiently delivers your remaining property

and money to your heirs or beneficiaries. After you have passed on. Traditional estate planning is not concerned with you while living, only after death. Nobody cares what happens to you while you are alive. How does that help you?

Traditional estate planning fails because the overwhelming majority of us will need long-term skilled care. 70% of us. For an average of 3 years. And we will go broke paying for it.

Are you surprised that thousands of recreation properties: cottages, cabins, hunting land, are lost to pay for long-term care? Why is your estate planner surprised? Isn't that their job? Or is your estate planner in denial?

You can defeat Nursing Home Poverty. LifePlanning™ empowers you. Keep your stuff. Get the care you have already paid for. Good for you. Good for your family. Good example for society.

When my mother suffered from the dementia which led to her death, over 10 years ago, their estate plan preserved their lifesavings. Mom's months in the nursing home did not mean Dad's impoverishment. Dad spent the last years with security and peace of mind.

### IS NOW A BAD TIME FOR A REAL SOLUTION?

Perhaps you think you already have an answer to this problem. Maybe you do not see this as a problem at all. It is possible that you do not believe in the passage of time or its effects on you.

Peace of mind and financial security are waiting for everyone who practices LifePlanning™. You know that peace only begins with financial security. Are legal documents the most important? Is avoiding probate the best you can do for yourself or your loved ones? Is family about inheritance? Or are these things only significant to support the foundation of your family?

Do you think finding the best care is easy? Do you want to get lost in the overwhelming flood of claims and promises? Or would you like straight answers?

Well, here you are. Now you know. No excuses. Get the information, insight, inspiration. It is your turn. Ignore the message? Invite poverty? Or get the freely offered information. To make wise decisions. For you. For your loved ones.

The LifePlan™ Workshop has been the first step on the path to security and peace for thousands of families. Why not your family?

**NO POVERTY. NO CHARITY. NO WASTE. It is not chance. It is choice. Your choice. Get Information Now. 800-317-2812**

THE LAW OFFICES OF

**DAVID L. CARRIER, P.C.**

ESTATE PLANNING & ELDER LAW

## Your Family's Personal Attorney.

### Grand Rapids

4965 East Beltline Ave NE  
Grand Rapids, MI  
(616) 361-8400

### Portage

3275 Cooley Ct.  
Portage, MI  
(269) 350-2323

### Norton Shores

131 S. Seaway Drive  
Norton Shores, MI  
(616) 361-8400

### Holland

12330 James Suite B10  
Holland, MI  
(616) 796-9600



ATTORNEY  
**DAVID L. CARRIER**

**40 Years Practicing Law**  
BA, Notre Dame; JD, Boston University Law  
Master of Laws, Tax, Georgetown University Law  
Captain, US Army, JAGC (Veteran)

