

ART PRIZE BUS TOUR
SEPTEMBER 22 - 12:30 PM

Starting at our Grand Rapids Office
 Address: 4965 E. Beltline Ave NE Grand Rapids MI 49525

Join our "step-on" guide, Christine Friedt, for a comprehensive and interactive tour. Christine has been leading groups since the inception of the Art Prize in 2009. She brings her enthusiasm, expertise, and insights to provide commentary throughout the tour.

Contact us to get your tickets:
 (616) 361-8400

Running 12:30PM
 Departure 12:45PM
 Return 3:30PM



SAVE THE DATE

Did I Work My Entire Lifetime Just To Give All My Savings & Property To A Nursing Home?

How Can My Kids Possibly Respect My Values of Hard Work And Thrift When I'm Being Treated As Complete Chump?

Why Do I Allow Myself To Be Treated Like A Sucker At My Family's Expense?

**Stop Being A Victim.
 No Whining.
 Take Action.**

Find Out How At The FREE 3 Secrets LifePlan™ Workshop

Get Answers at Our Live, In-Person, Group Workshops!
 Learn The 3 Secrets They Hope You Never Discover!

Grand Rapids

**Tuesday,
 September 12
 4pm**

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

Holland

**Thursday,
 September 14
 2pm**

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

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The Michigan Elder Law Reporter™

SEPTEMBER 2023

33 Years Serving Michigan Seniors

VOLUME 33, ISSUE 9.2

BALL OF CONFUSION, THAT'S WHAT THE WORLD IS TODAY...

AS THE WORLD –TURNS, SO TOO THE LETTERS OF OUR LIVES

HEY, HEY" EARTH, WIND & FIRE

(FIX TTHE SPELLING OR GRAMMAR? TOO LABORIOUS!) NOT LEGAL ADVICE NEITHER

THE VOICE OF ONE CRYING OUT IN THE WILDERNESS

How does medicaid work when my mother runs out of money?

My mother is in assisted living and paying for it with the proceeds from the sale of her house. what happens if she outlives her money? Also, would my siblings and I be financially responsible in any way?

PREACHING IN THE WILDERNESS

Step 1. Read this page. When you are done, as soon as you are finished, call an elder law attorney in your area. Or call us, that would be fine, too. Call immediately. Right away. Meaning, too much time has already been wasted, let's not waste any more, shall we? It is easy! So do it. Just do it.

Wailing and Gnashing of Teeth/Ignominious Complaint: It is painful, excruciating even, to see family after middle class family throw their life savings away. As if there were no alternatives. As if there was no dependable source of accurate information.

Reliable sources tell me that on every Sunday the Good Lord brings, there is a two-hour, live, call-in radio show on WOOD radio and WKZO precisely addressing these exact issues. Rebroadcast on WHTC in Holland and other fine stations. With recorded episodes freely available for free. For the last 18 years.

Twice weekly, the Michigan Elder Law Reporter is published by a couple of dozen fine newspapers like the one you are holding now. Chock full of handy hints about not going broke when you do not have to, just because of long term care. Wise words warning of impending doom for most middle-class men and women. And what to do about it. Offering free workshops to take concrete actions to prevent ruin, waste, destruction.

Piercing analysis, lively discussions, practical advice – we plaster this stuff all over the TV, cable, Youtube, FaceBook, and email. Partnering with long-term care facilities, advocating for

at-home care, working with local do-gooding nonprofit organizations.

And yet... most people persist in embracing nursing home poverty. It is enough to drive any reasonable person into the wilderness. But I never was a "reasonable" person, so... Pity party over.

Bottom Line & Lament: You do not have to sacrifice everything your parents built up and your mom preserved. If your dad has already died, you can save about half. If dad were still alive, you could save it all. If mom and dad had planned, they could have saved all of it, with the least expense and difficulty.

A client once described me as the "voice crying in the wilderness." Well. I am no John the Baptist nor do we advocate wearing camel hair or eating locusts, but for crying out loud, what does it take?

And do you know what the worst is? The worst is that when this crisis has passed, and you kids have either saved the remnants of your parents' life savings, or sacrificed 100%, you, you yourselves will not save yourselves. You will not spare your own children what you are going through. Why not?

Actual Answers to the Specific Questions

There are two answers to this question.

what happens if she outlives her money?

Embrace Nursing Home Poverty, Go Broke. First, and most popular: Spend all mom's money on long-term care. Let her go broke. Let the well-meaning social worker at the facility attempt to file her Medicaid application. When it fails, Mom will now owe money to the facility. Which the facility will not enjoy. So there will be consequences.

There are two possibilities here:

In the question, Mom is at an assisted living facility. That means she is a resident, not a patient. That means she can be evicted for nonpayment. And it's not that difficult.

If Mom were in a skilled nursing facility, a traditional nursing home, she would be a patient. Separation of a skilled nursing facility resident for nonpayment is most unusual. Does not happen.

So, when Mom is running out of money and you have not secured her Medicaid, she would be better off if you could get her in a traditional nursing home.

If Mom qualifies for Medicaid in a traditional nursing home or if she is on a Medicaid waiver program in an assisted living facility, Medicaid will pay.

But for what will Medicaid pay at either type of residential facility? Only the basics. Roommates. One shower a week. Communal laundry. Sure, that is better than nothing. The Medicaid Basics will keep body and soul together. But is a private room too much to ask? Is a shower every other day an extravagant luxury? Should your Mom be wearing someone else's clothes because the facility's laundry will not (or cannot) keep things straight?

Gosh! If only there were a better way... if only Mom could have held on to some of the money that she and Dad earned and saved all those years... If only...

Claim Your Independence; Preserve Your Choices. Going broke in long-term care is not a natural disaster. It is a choice. You get to decide whether to accept the bare minimums or to preserve your independence to the greatest extent possible. Not Chance, Choice.

Here's how you do it:

1. Find an elder law attorney to protect your assets. You will hate to pay the extravagant, hideous, outrageous fee. Pay it anyway, your Mom and/or Dad are about to be flat, busted broke and this stuff is not YouTube, do-it-yourself easy. Any money you save to pay for Mom's extras is money you were would have spent on Mom's care anyway. Something is better than nothing. (Why is this a difficult concept?)
2. For a single person, anticipate that you should be saving about half of Mom's resources. It doesn't always work out that way. Sometimes more. Sometimes less. But about half.
3. For a married couple, if both are competent, and your elder law attorney says you cannot save practically all of Mom and Dad's lifesavings, get a second opinion. And a third, fourth, fifth, until you find somebody who can save the pension, IRA, 401(k) and the rest of it. If you are talking to someone who says they can save half, but the rest must be spent down, run, don't walk, away.
4. Let Medicaid pay for the semi-private room, one shower a week, one or more room mates, communal clothing, etc. Then, use Mom's money to upgrade to a private room. Pay mom's money to the SNF for a Nursing Assistant to give mom a shower every other day. Send mom's laundry out to the cleaners, so mom wears her own clothes. Get the ups and extras!

5. If the other spouse is still alive, the preserved savings will ensure that their life will be the best it can be. (Isn't this obvious?)

6. Remember, Medicare and Social Security are taxpayer paid programs that Mom is using now. Medicaid is no different, taxpayers pay for it. Mom paid in, now Mom gets the benefits she paid for. Basic fairness.

7. The difference is that Medicaid says you must go broke before you get what you already paid for. Insane! If you let them get away with it. Which you probably will. But now you cannot say you didn't know.

8. Think about this: What if Social Security and Medicare treated you like Medicaid does? No benefits until you are broke. How would you like that? Tar and feathers time, am I right? What is so different about long-term care? Answer: They can get away with it!

9. And you're probably annoyed with reading about how this system actually works. Toughen up buttercup. Being broke is worse.

10. Conclusion: Be a Hero. To Mom. To Dad. To the Love Of Your Life. To your siblings who are grateful to get their shares of the remainder. You CAN do well by doing GOOD.

Also, would my siblings and I be financially responsible in any way?

1. Yes. If Mom gave you money within 5 years of applying for Medicaid, Medicaid will not pay. And since Mom has no money left, the facility will not get paid. So, the facility will sue Mom. Then, the facility will find out that Mom is not getting Medicaid because she gave the money to you. Next, the facility will sue you. So, don't take money from Mom.

2. Yes. If Mom did not give you money, but when you signed Mom into the facility you signed a personal guarantee. The facility is not supposed to require you to sign a personal guarantee. But sometimes you sign one any way. So, read before you sign. Better yet, have an elder law attorney read before you sign.

3. No.

FUSS WITH MY WOMAN, TOIL FOR MY KIDS

SOCIAL SECURITY DOESN'T DEMAND YOUR LAST NICKEL

MEDICARE DOESN'T TOUCH YOUR LIFESAVINGS

SO WHY DO YOU HAVE TO GO BROKE FOR LONG-TERM CARE?

SWEAT 'TIL I'M OLD AND GREY

Traditional estate planning is concerned with avoiding probate, saving taxes, and dumping your leftover stuff on your beneficiaries. After you die. Nobody cares what happens to you while you are alive. How does that help anyone? Stupid.

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.

Is it surprising that thousands of recreation properties: cottages, cabins, hunting land, are lost to pay for long-term care? Why is your estate planner hurting you and your family? It is evil intent? Or stupidity?

LifePlanning™ defeats Nursing Home Poverty. 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

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