



UNDERSTANDING PUBLIC BENEFITS AFFECTING THE ELDERLY*

*OR HOW TO GIVE YOUR CLIENTS THE
PEACE OF MIND THEY ARE LOOKING FOR

Presented by:

H. Clyde Farrell,
Certified Elder Law Attorney
Farrell & Pak PLLC
1000 Mo-Pac Circle
Austin, Texas 78746
cfarrell@txelder.com
512-323-2977

Christina Leshner
5615 Kirby Drive, Suite 412
Houston, Texas 77005
713-529-5900
clesher@lawlesher.com

WHERE TO START

- The real issue: peace of mind
- Plan for future incapacity of older adult
- Plan for care @ parent/caregiver's illness/death
- Plan for wealth transfer at spouse/parent/caregiver death
- Paying for Care
 - Medicaid
 - Supplemental Needs Trusts

WHO PAYS FOR LONG-TERM CARE?

- Limited Medicare Coverage
- Veteran's Benefits
 - 1-800-827-1000 (then press 1 then press 0)
 - Aid and attendant benefits (cash benefit), also for spouses
 - VA.gov
- Long- Term Care Insurance
- Private Pay
- Medicaid

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QUICK LESSON ON MEDICARE VS. MEDICAID

Medicare

- Receive at age 65 or disability
- Federally Administered
- Most programs not "Means Tested"
- Part A- Hospital Insurance
- Part B- Medical Insurance
- Part C- Managed Care
- Part D- Medication

Medicaid

- "Needs based"
- State Administered
- Means Tested
- Uses State & Federal Funds

Can be on both Medicare and Medicaid
Spousal Protections

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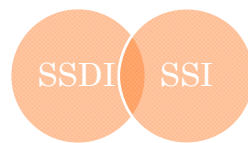
THE BASICS: SSDI AND SSI

Social Security Disability Insurance (SSDI)

- Monthly cash benefit and Medicare
- Work history- usually 10 years
- Not Means Tested
- Disability- total & permanent

Supplemental Security Income (SSI)

- Monthly cash benefit and Medicaid
- Means Tested
- \$1 SSI= Medicaid



Can be eligible for both

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SUPPLEMENTAL SECURITY INCOME (SSI)

- Categories: Disability, 65 and older, or Blindness
- Alien exclusion: citizens and aliens entering before 8/22/1996 can qualify; for others, see regulations
- Who? No/ little work history
- Income limitation:
 - \$733/mo. for an individual
 - \$1,100/mo. for a married couple
 - First \$20 is exempt
- Resource limitation:
 - \$2,000 for an individual
 - \$3,000 for a married couple
 - Residence is exempt along with other items as specified by regulation

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Title search: Understanding Public Benefits Affecting the Elderly

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