Protecting and Maximizing Public Benefits

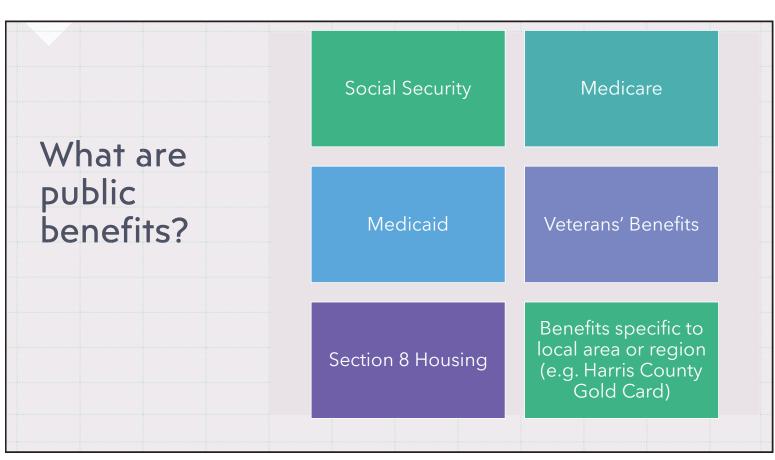
| Christina Lesher, JD, BSW |
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| 713-529-5900 |
| <u>clesher@lawlesher.com</u> |
| Lawlesher.com |
| See us on- |
| TikTok-lawlesher |
| Instagram- lawlesher |
| Facebook- The Law Office of Christina Lesher |
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1



| | Clients with a spouse with Alzheimer's or Dementia | Surviving spouse (with or without children) |
|----------------------|--|--|
| Who are our clients? | Estate planning clients | Clients with a child/ loved one with a disability/planning for them and child/loved one. |
| | Clients who are not self funded for long- term care expenses | Clients who will eventually be on Medicaid |



| The Recipe of | Public Benefit | S |
|----------------------------|------------------------------|--|
| Income test | \$ Asset test | Medical requirement |
| Where is client living? | Interest list/ wait list? | 109* different kinds of Medicaid programs |

| | Community Spouse - a married couple, the spouse not in the nursing home | |
|------------|---|--|
| | Institutionalized Spouse - a married couple, the spouse in the nursing home | |
| Some terms | Look Back Period- 5-year look back period for long-term care Medicaid/ 3 years for Social Security (SSI) benefits | |
| to know | Look Back Period and Penalty Period are not the same thing! | |
| | Penalty Period- Medicaid penalizes (loss of Medicaid eligibility) applicants for giving away assets (penalty period is calculated by the amount transferred divided by the transfer divisor) | |
| | Deeming- term by Social Security to describe the process of considering another person's income or assets to be available to the applicant when applying for benefits (SSI typically) | |
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Title search: Maximizing Public Benefits: Overview

Also available as part of the eCourse Special Needs Trusts Basics and Best Practices (2024)

First appeared as part of the conference materials for the 20th Annual Changes and Trends Affecting Special Needs Trusts session "Maximizing Public Benefits: Overview"