

Relying on the Government to Pay for Long-Term Care



LONG-TERM CARE PLANNING CHECKLIST

Planning on relying on government programs to pay for long-term care services? Here are some things you should think about:

Prepare to apply for Medicaid

- Check with your local Medicaid office about state rules and regulations
- Visit nursing homes to determine if they accept Medicaid residents and learn whether they have space available
- Gather the documents you will need for your Medicaid application, including:
 - Social Security card, birth certificate, marriage certificate, driver's license and car registration
 - Medicare card and other health insurance cards
 - Copies of Social Security checks, pension checks, trust documents and recent bank statements
 - Records of CDs, special accounts and stock certificates
 - Business records and tax statements
 - Life insurance and burial policies
 - Rent and utility bills, mortgage payments and proof of home ownership
 - Military discharge papers
 - Immigration status documents
- Keep track of expenditures that could affect Medicaid eligibility, including:
 - The sale or transfer of your home or other assets
 - Gifts to family members and friends

Talk to your family

- Make sure they understand the state may attempt to collect any Medicaid benefits you receive from your estate

Work with an attorney

- Contact an elder-care attorney to help you apply for Medicaid
- Develop a durable power of attorney to deal with your finances in case you are incapacitated
- Draw up a will
- Develop a living will or advance directive for health care