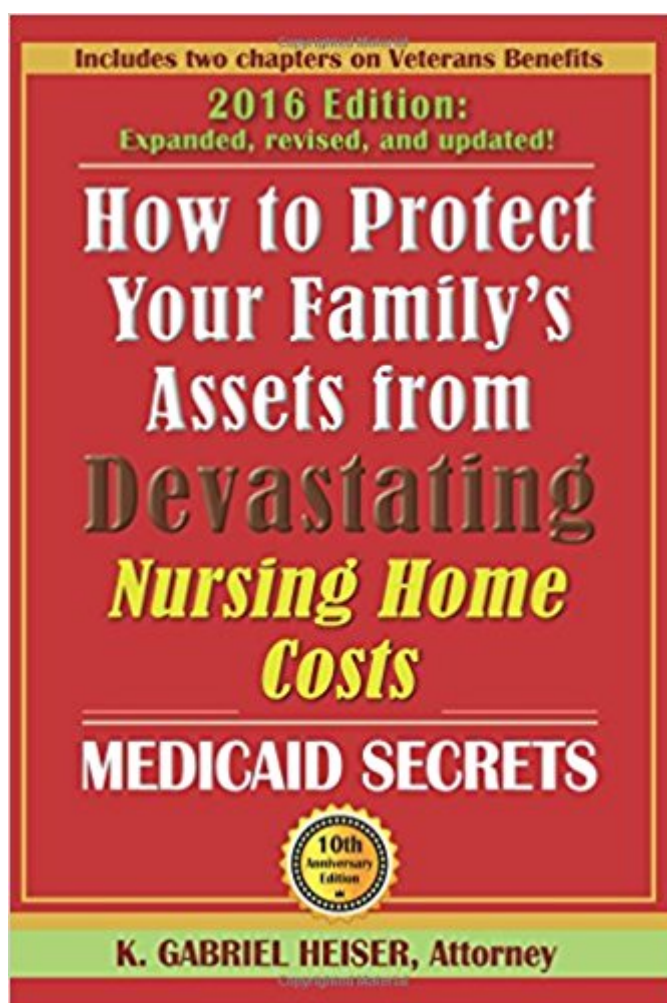


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# How To Protect Your Family's Assets From Devastating Nursing Home Costs: Medicaid Secrets (10th Edition)



## Synopsis

NOTE: The 2017 edition of this book is now available! Be sure to purchase this more up-to-date edition. Written by an elder law attorney with over 25 years of experience, this book will help anyone with a family member faced with a long-term stay in a nursing home who wishes to preserve at least some of their assets by qualifying for the Medicaid program. You don't have to be broke to qualify! For the first time ever, the inside secrets of high-priced estate planning and elder law attorneys are revealed. Includes a summary of all income and asset rules for both married and single individuals, together with numerous examples and several case studies, which take the reader through the same thought processes that an experienced elder law attorney would go through when analyzing a real-life client's situation. The book includes tips on: how to title your home so you do not lose it to the state; how to make transfers to family members that won't disqualify you from Medicaid; how annuities make assets "disappear"; smart tricks for "spending down" your assets; what to change in your will to save thousands of dollars if your spouse ever needs nursing home care; avoiding the state's reimbursement claim following the nursing home resident's death; and much more. The 2016 Tenth Edition has been expanded, revised, and completely updated to incorporate all changes in the law as of January 1, 2016, and includes two chapters on Veterans' benefits. ^ ^ ^ ^ ^ ^ ^

## Book Information

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## Customer Reviews

"The most detailed, plain-English guide I've found to the rules so far is called 'How to Protect Your Family's Assets From Devastating Nursing Home

Costs."--Ron Lieber, NY Times article ("Plan on Growing Old? Then the Medicaid Debate Affects You"), July 1, 2017, also posted on MSN.com. "Well written, clear, easy to follow, and well organized...I have read your book and it is great! It is a perfect quick tour of Medicaid planning... I highly recommend it to anyone who needs to get quickly up to speed when the need arises because a friend or family member is facing nursing home expenses...or who wants to think ahead to that possible need. Lawyers can give it to clients to help them understand "the rules." Advisors don't need to fear this book will turn their paying clients into do-it-yourselfers, because almost every rule contains state-specific variations and this book does not cover those. So for clients and would-be clients, this book shows why they need the help of a pro. I especially appreciate the clear delineation between the forbidden and the permitted. It's well written, clear, easy to follow, and well organized. I found it very useful when helping a friend who has just entered a nursing home." ---Reviewed by Natalie B. Choate, nationally recognized attorney and America's leading speaker on retirement planning; author of Life and Death Planning for Retirement Benefits "I loved your book!" "I found so many concepts, strategies and important questions to consider that I am going to re-read it again tonight to write them all down. The maze of ever-changing rules and differences between states (and even counties) can be overwhelming, but I felt that Medicaid Secrets armed me with specific questions to ask--questions that would help me understand the various viable options (and their risks and pitfalls) that a qualified ElderCare Attorney might suggest. (Heck! You even showed me how to find a qualified ElderCare Attorney!)"--Bret Elliott, Certified Financial PlannerI suppose one could debate whether there truly are Medicaid "secrets," or whether information buried in a maze of bureaucratic language (based on federal law and implemented in significantly different ways by each of the fifty states, and then implemented at the local level by individual clerks) really is in plain sight for all to see. Regardless, Heiser clearly has poured his considerable expertise and his years of practical experience into the publication of a book that I believe practitioners and clients will find extremely useful. So, what previously may have been "secrets" about benefits under the Medicaid system have been made available to all." --Reviewed by Kenneth W. Schroer for The Colorado Lawyer, an official publication of the Colorado Bar AssociationHere are the reviews of the 9th edition on .com; the 10th edition is an updated version:5 STARS: "This book has great information on Medicaid benefits and how to protect your ...November 10, 2015This book has great information on Medicaid benefits and how to protect your assets in most situations. It also has great sample issues that are actually possible in every day life.5 STARS: "This is a great book for anyone looking to start planning for medicaid" October 27, 2015This is a great book for anyone looking to start planning for medicaid or

begin planning for their retirement. Written in language that can be easily understood with great examples of exactly what is being explained. Would highly recommend it.5 STARS:Â Five StarsMay 27, 2015Excellent resource to prepare for conversations with lawyer about protecting family assets to care for parents.5 STARS:Â Good book to have for people who want to leave some money to kids (not have it all spent on nursing homesMarch 3, 20155 STARS:Â Protect Your Assets! Don't let this valuable information slip by.January 1, 20155 STARS: Ignorance is not bliss

This book is written for the layperson, but includes sufficient detail to inform all but the most advanced elder law attorneys, as well. Many financial planners have found it a great resource to recommend to their clients, too. A great feature of this book are the numerous examples used to explain and show how the rules are applied to real-world situations. In addition, the case studies at the end of the book serve to pull together all the rules, really helping the reader understand the various options available to them. There is no charge for this service, available to all readers of this book. --This text refers to an out of print or unavailable edition of this title.

This is an excellent book on helping to protect your assets from nursing home costs.....but you'll still need an attorney that specializes in elder care. Be sure to read the reviews that are posted with this book....it's too much to go into with this note.

This is a must read at any age. The information in this book is quite enlightening, who knew the hoops one needs to jump through at an elder age!! After educating myself, for my very own Mother, I've decided to be a voice for all those who sit silently and are unaware of the circumstances.

This is a very good book for any one wanting to protect their familys assets from medicaid . when you are trying to get medicaid help I have not read all of it yet but so far it tells all you need to do.

Valuable information for people anticipating nursing home costs. Read before it is too late to take required actions.

Great information. Book was just what I ordered. Easy reading. Thank you.

This book offers information to help you understand elder law and Medicaid. I feel much better prepared for my appointment with lawyer.

I have searched for this information everywhere I could think of, and finally found it! I feel like I am now prepared to face the future with a disabled spouse successfully.

Very informative for persons finding themselves in a completely unknown area of life during a very stressful situation. Good read!

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