



## Medicaid Eligibility: Using Estate Planning Techniques

As Elder law practitioners we must integrate estate planning with long-term care planning and will consider a client's eligibility for Medicaid long-term care coverage. Understanding the tools available to assist our clients in achieving Medicaid eligibility, while ensuring assets are protected, is critical. Strategies to consider for income planning, gifting and asset protection include annuities and various trusts such as special needs trusts and credit shelter trusts.

We understand and can explain the transfer of asset rules, exceptions to the rules, the application of the five-year look back, and how to maximize coverage. We also recognize pitfalls and potential penalties for transferring and gifting assets.

We are prepared to provide guidance for elderly clients and their families on estate planning techniques, including income planning, gifting and asset transfers, assist our clients to meet Medicaid eligibility requirements while avoiding common pitfalls.

Please call to obtain our perspectives and guidance on these and other critical questions:

- What estate planning tools will allow clients to achieve Medicaid eligibility?
- What are the key considerations when determining which tools to use?
- What steps can be taken to minimize the potential pitfalls associated with unintentional gifts?

We can answer your questions about these and other important issues involving Medicaid eligibility.