



*Most of the letters in the mailbag criticized the July/August article, "Avoiding the Medicaid Poverty Trap," by Michael Razza. Here are the highlights:*

## USE, DON'T HIDE, ASSETS

The implication of Michael Razza's article is that it is acceptable for the state and its taxpayers to pay for long-term care costs in order to assure a legacy for one's children. But Medicaid is intended as a wonderful safety net for persons with very low incomes. It ensures that they will receive some care regardless of the cost of that care.

If wealthy elders were to use, instead of hide, their own funds [for long-term care] as long as they have them, this would help to ensure that the state will have the Medicaid funds for those who are truly needy.

While I know protecting income does happen, I find GN's support of this practice through publication of this article distressing.

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*Editor's Note: At Geriatric Nursing, we strive to bring readers new information and fresh points of view, neither endorsing nor censuring, except on the editorial page.*

## LEGAL, BUT NOT ETHICAL

I am outraged that you would publish an article like this. I believe that health care is a right not a privilege. If every person who has assets "hides" them, our Medicaid system, which was meant to help the poor and indigent, will be bankrupt. There will be no health care except for the wealthy.

My parents' savings should be used to improve their quality of life,

not mine. And if prolonged illness should require spending down their resources, that is just and fair. Expecting the government to assume the responsibility for them will only overburden a system that is already pushed to the limit.

It doesn't matter that this practice of hiding assets is legal. It matters that it is not ethical and is yet another example of the rich getting richer and the poor getting nothing.

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## SALUTING THOSE WHO ARE NOT SEEKING HELP

This article suggests that it is perfectly ethical to give your assets away and let the government take care of you when you are ready for a nursing home.

While there are legal ways to do this, many elders are proud of the fact that they have saved to take care of themselves and want their money used for that purpose. Many were able to avoid government handouts during the depression and now they want to do the same thing at the end of their life, at least as long as possible.

I salute these people who are not always looking for ways to have something handed to them; they are an example to their children to learn to be self-sufficient.

EMILY STULL, RN, ACSW  
*Public Health Nurse Surveyor,  
Indiana State Board of Health  
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## WHY SHOULD OTHERS PAY FOR AGING PARENTS?

Why is everyone so busy trying to rip off the government? The parents' wealth should pay for their care until the money is gone. I have been a nurse for over 30 years and I am

distressed over the greed I have seen. When the law was enacted that stated that children were not responsible for bills for their aging parents, the dumping and abandonment of parents was sad to see. Now everyone is focused on taking the money and saving it for the children.

JOAN C. KENNEY, RN, PhD  
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## TRANSFERRED ASSETS CAN DISAPPEAR

I support financial planning to ensure a good quality of life. But the underlying assumption of this article is that it is desirable for senior citizens to do everything possible to avoid the financial burden of nursing home care.

The fact that hard-working taxpayers assume the cost of this care for "successful" seniors is never mentioned. Our society is having difficulty financing long-term care for the truly impoverished, much less those who have a net worth of a quarter to a half million dollars!

There is also an unmentioned risk in Razza's advice. During the 2 1/2-year waiting period for eligibility after transferring assets, there are no guarantees that the transferred funds will be used to the senior's best interests.

I've had many cases where the need for nursing home placement occurred during this waiting period, and the heir was unable or unwilling to return the transferred property.

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*Agree or disagree with an article or editorial? Have a nursing tip or insight to share? Write to us at Geriatric Nursing, 555 West 57th Street, New York, NY 10019.*