

WEATHERING THE PERFECT STORM

Senior adults just like you are living longer and facing unique challenges. Debilitating chronic illness like diabetes, heart disease and Alzheimer's/dementia can quickly drain your life savings. Assisted care facilities escalating cost is nothing short of overwhelming. How have you prepared? Chances are you have friends or loved ones that have already been impacted physically, emotionally and financially. After years of dedicated work and contributing to a system that was supposed to be there for them, they are staring these challenges face on as they struggle to financially keep up. Let us help you prepare for the unique challenges ahead and protect your legacy.

It's a national epidemic. Are you prepared?

You may have friends or loved ones that have already been impacted physically, emotionally and financially. They worked, had saved faithfully, and contributed to a system that was supposed to be there for them. Now, they are paying for care they never thought they would need and are going broke in the process.



PROVIDING SOLUTIONS FOR SENIORS AND THEIR LOVED ONES

MEDICAID PLANNING AND
ELIGIBILITY ASSISTANCE

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WE CAN HELP THEM AND YOU

Have you or someone you've known had this conversation lately? *"I'm so scared. I'm afraid we will run out of money paying for care. What do we do?"*

We can help. Our firm can:

Accurately assess your financial and medical situation to determine what program(s) will work for you.

Implement a comprehensive plan that considers your legacy wishes as well as your immediate needs.

Help connect you to other resources that can help ensure a successful Medicaid claim.

HERE ARE THE HARD FACTS

Americans today are expected to spend \$44 billion out-of-pocket this year on Alzheimer's and dementia care alone. Chronic illnesses are straining people's ability to pay for quality care.

1) You can spend down your net assets to qualify for assistance through the state; or

2) You can take time to visit with trained, qualified, elder law attorney to reclaim your dignity and get the help you need.

Don't resign yourself to just dialing toll-free numbers and sitting in state agency waiting rooms. We have a better solution. Let us help you put a stop to your nest egg evaporating for room and board. Take a deep breath; this is what we do. You are in good hands with our firm. Call us to schedule an appointment and let us go to work for you today!

MEDICAID PLANNING AND ELIGIBILITY ASSISTANCE

ASSET PROTECTION AND ESTATE PRESERVATION

Many clients come to us knowing that they need help specifically with Medicaid Planning. Most soon realize that planning for Medicaid benefits is never all the advice, planning and guidance they need. We take a comprehensive approach with our clients, which includes not only helping those who need care qualify for Medicaid benefits, but also creating a long-term plan for individuals or married couples who may need care in the future. When we finish helping you, both you and your loved ones. You will be better prepared for what today holds and what tomorrow may bring.

PROACTIVE PLANNING

Why wait for a health care crisis to happen when you are then forced to scramble to find appropriate care and to figure out how to pay for that care. We can help you with a plan that will not only protect what is important to you, but that will alleviate the financial stress that can occur when you or a loved one falls ill. Medicaid benefits are coordinated with other public benefits, and everyone's situation is unique. Your specific situation, medically and financially, will help us determine the best approach for you and your family. While there are common strategies to help people qualify for benefits, there is no one-size-fits-all approach. Only by finding out about you and your personal solution can we provide an accurate plan for you and your loved ones.

YOU DON'T HAVE TO DO THIS ALONE

Medicaid is the only government program that will pay for nursing home care long-term. Costs for long-term care are exploding at a rate much higher than other costs. As a result, many seniors may not be able to afford to pay privately for care.

We know Medicaid is complex, amid dealing with bureaucratic red tape while also dealing with day-to-day care can lead to undue stress and illness for loved ones acting as caregivers.

We can help in both proactive planning and crisis situations. Our firm is dedicated to staying up-to-date on the ever-changing Medicaid landscape, so we can provide you with the best plan for your specific situation. We are in contact with attorneys across the country to make sure we know whenever a law changes, or may change, and we react quickly to make sure you are protected.

CRISIS PLANNING

Crisis. There's no other word for it. Time is of the essence when faced with a long-term care crisis. Decisions made in haste by loved ones can often do more harm than good. The added responsibility can leave people feeling overwhelmed.

We can help you and your loved one in a crisis by:

- Evaluating your current asset and income picture to help you make good decisions about rare options.
- Reviewing your current long-term care see what assets may be protected.
- Help determine the best assistance programs for you to relieve the heavy financial burden.