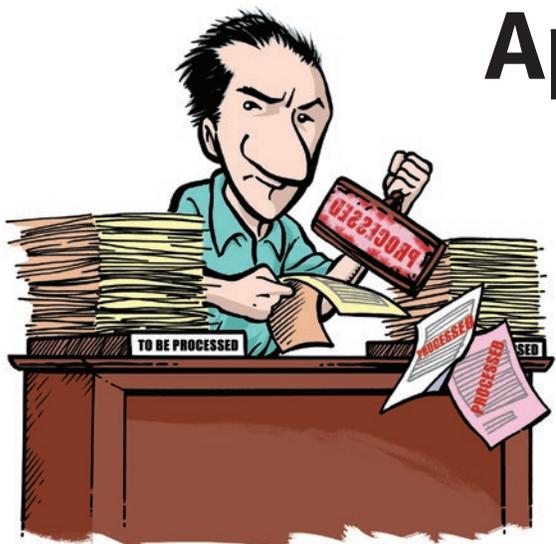


Applying for Medicaid?



BEWARE of companies that *process* Medicaid applications

There are many companies, agencies, or departments within hospitals and nursing homes which may offer to prepare and submit the application for you — for free or for a low fee. Take caution!

Using these services instead of an elder law attorney could expose you and your family to great risk!

WHAT IF . . .	NON-ATTORNEY	ELDER LAW ATTORNEY
A nursing home refers you to a non-lawyer?	Possible conflict of interest. Would a nursing home protect your assets or rather have you spend down on them?	Attorneys don't work for nursing homes. They have an ethical duty to advocate for you and your interests.
Your application is denied?	You're out of luck. They can't take your case to court.	Attorneys can prepare for an appeal to superior or federal court, they can fight for you to get the denial overturned.
You have a spouse?	They might not advise you about your spouse's rights, and they might instruct you to spend down all your money for care when you could have protected some or all of your assets for your spouse – including your home.	Attorneys can protect assets for your spouse, including your home, by making changes to your spouse's estate plan. They can also advise your spouse about Medicaid planning strategies.
You have IRAs, 401ks and annuities?	They are not qualified to provide legal advice about the complex tax consequences of liquidating these assets.	With estate planning techniques, attorneys can help you minimize or avoid tax consequences.
What if there's a mistake in the application?	Bad news. Non-attorneys may or may not provide a refund of your application fee. And, they may not take responsibility for your nursing home bill. You might end up paying the nursing home more than you have to.	Attorneys by law are held fully responsible for any mistakes.
You have assets in excess of the eligibility threshold?	They can't provide legal advice about asset protection.	Attorneys can assist with asset protection planning so your assets don't all go to the nursing home.
You like the low fee?	You get what you pay for. Your risk is too high to shop the lowest price, especially if you're told to spend down all of your money.	Is this really an area you want to cut costs? Attorneys have you covered – legally and financially. Their biggest concern is protecting as much of your money as possible — for you, not the nursing home.

Protect what you've worked for. Call Czepiga Daly Pope & Perri, receive Medicaid benefits, and protect your money for your loved ones rather than spending all your money at the nursing home.

(860) 236-7673 ♦ www.ctseniorlaw.com



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