

**Putting the Pieces Together:
a comprehensive approach to Long-term Care Planning**

Wendy Thornton, a consultant with Medicaid Matters, will give an overview of the issues involved in planning for long term care, then present “Good News-Bad News”. The story illustrates how a retired couple (Sam and Carol) use Medicare, Long-Term Care Insurance, Medicaid, Reverse Mortgages, and other strategies to create a long-range plan to allow Carol to receive care at home, and postpone or prevent the need for her to get care in a nursing home.

The presentation will include the following:

Legal Matters

Advanced Directives – talking to your family
Information about the purpose of Estate Planning to further protect assets

Health Matters

Getting to know SHIP (the Senior Health Insurance Program) services, and
Deciding if and when to continue care in a long term care facility

Caregiving Matters

Informal care support; and
Formal care support (community based services, assisted living, nursing home)

Financial Matters

Private Pay from savings and investments,
Long-term care Insurance,
Medicaid – Allowable Transfers and Protected Assets, and
Reverse Mortgages