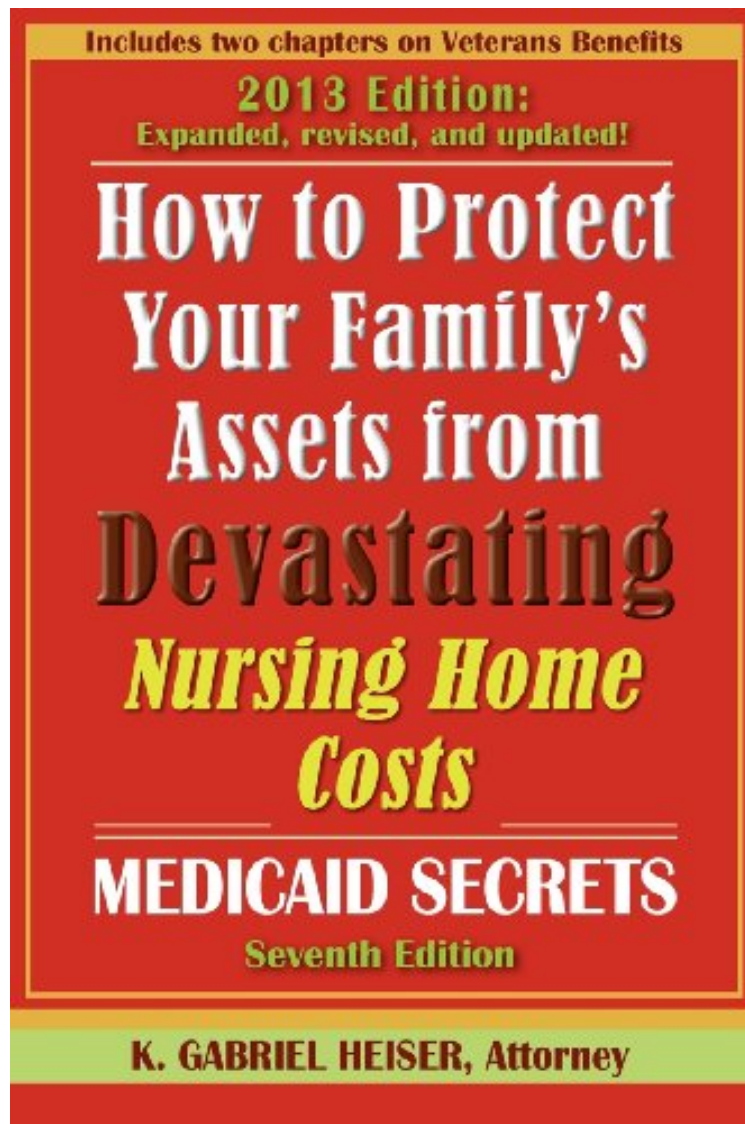


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## How to Protect Your Family's Assets from Devastating Nursing Home Costs: Medicaid Secrets (7th Edition)

*K. Gabriel Heiser*

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BOOK - NO LIE. This book allowed me to ask the right questions to find the right lawyer and know exactly what I needed to do to save my mother's life savings AFTER she went into a Nursing Home and BEFORE she went onto Medicaid. All I can tell you is I AM CHEAP but the cost of this book \$47.00 was minimal next to the \$60,000 yes, that's right, \$60,000 that my Mother was able to save after learning what to do in this book. And you don't have to read it cover to cover. Just go right toward your scenario, take notes and follow what it tells you to do. Every time I think that I don't need this book anymore one of my friends comes to me with their elder parent on route to the Nursing Home and I simply loan them the book. I just ordered the updated edition due to all the changes in the 2013 health care laws. I highly recommend this book to anyone, for your loved one or for yourself. Hey, we all get old so we better prepare ! Don't wait till it's too late. And even if you have waited and it seems too late, this book will still be able to help you out big time ! Good luck !!7 of 7 people found the following review helpful. Useful Statement of Federal RequirementsBy Old EngineerHaving recently had the "opportunity" of getting an elderly relative approved for Medicaid, I found this book helpful in understanding the concepts and details the legal beagle we hired was throwing at us with abandon - and less than stellar understanding of the state requirements himself. A good overview of the obscenity that is the way we pay for nursing home care in this benighted country. With some online digging, for both federal and your own state requirements, much of the information in this book is available for much less cost - the book is WAY overpriced. Nonetheless, the book ties together details in a way that certainly isn't blindingly obvious from state and federal Web sites. The punch line, though, is that you need to hire a local attorney.4 of 4 people found the following review helpful. Thank you, Mr. Heiser!By Manny HernandezYou may have just saved our lived. The techniques you share in your book are a must-read for anyone with parents approaching retirement age or already retired parents, when nursing home is a part of the equation.

NOTE: The 2017 edition of this book is now available! Be sure to purchase this more up-to-date edition! Written by an elder law attorney with over 25 years of experience, this book will help anyone with a family member faced with a long-term stay in a nursing home who wishes to preserve at least some of their assets by qualifying for the Medicaid program. You don't have to be broke to qualify! For the first time ever, the inside secrets of high-priced estate planning and elder law attorneys are revealed. Includes a summary of all income and asset rules for both married and single individuals, together with numerous examples and several case studies, which take the reader through the same thought processes that an experienced elder law attorney would go through when analyzing a real-life client's situation. The book includes tips on: how to title your home so you do not lose it to the state; how to make transfers to family members that won't disqualify you from Medicaid; how annuities make assets "disappear"; smart tricks for "spending down" your assets; what to change in your will to save thousands of dollars if your spouse ever needs nursing home care; avoiding the state's reimbursement claim following the nursing home resident's death; and much more. The 2013 Seventh Edition has been expanded, revised, and completely updated to incorporate all changes in the law as of January 1, 2013, and includes two chapters on Veterans' benefits.