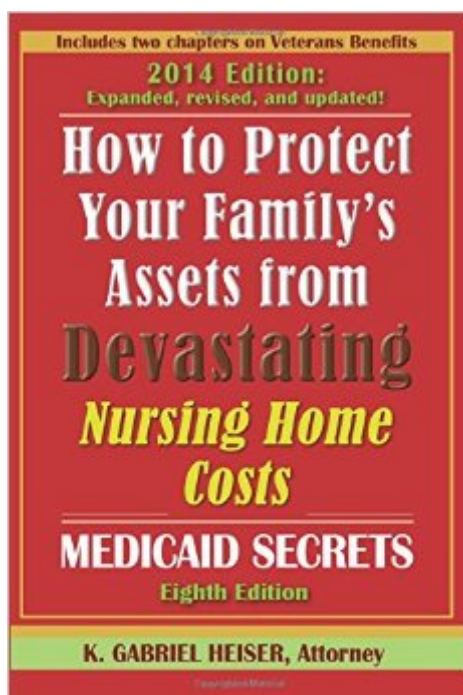


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# How To Protect Your Family's Assets From Devastating Nursing Home Costs: Medicaid Secrets (8th Edition)



## Synopsis

Please see the many reviews of earlier editions! There have now been over 47 reviews of the many editions, over the years, with an average rating over 4.5 stars. NOTE: The 2016 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 2014 Eighth Edition has been expanded, revised, and completely updated to incorporate all changes in the law as of January 31, 2014, and includes two chapters on Veterans' benefits.

## Book Information

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## Customer Reviews

Normally, I would not have purchased this book because of the price, but the reviews caught my attention and I agree with one that said it was worth the money. My husband has been diagnosed with early dementia and I have been fretting over losing everything we have if I eventually have to place him in a Nursing Home. This book helped me to understand how Medicaid works, which is truly something to avoid IF you can. Over and over the author advises that you cannot get through the maze without a good Elder Law Attorney. I had already seen an Elder Law Attorney and he had immediately set up a Durable Power of Attorney and new Wills. That is supremely important as stated in this book. The Attorney had also advised me to have him apply for Medicaid IF we ever needed it. He said it would cost us money but that he would save us SO much in the long run. After reading this book, I understand what he was saying.... and I see how important it is. I have been so stressed about the "five year look-back" thing and learned that it applies to "gifts". Now I know there are many other techniques that the law will allow that can be implemented at the last minute. The Attorney will know how to get through that maze. What a relief. I hope we never have to go the Medicaid or Nursing Home route - but if we do - this book has eased my stress level considerably.

The book did contain some helpful information, but the book is overpriced for a paperback book. Many times the author states blurbs like, "Under the law of 29 states.." or "certain states allow", but neglects to tell us which states are applicable. It appears he updates this book every year, so why can't he be more specific. I just expected more.

Lots and lots of important information, but every state has different rules and one can't tell from this book which rules apply to which states. Very frustrating. A lawyer finally gave us the straight story, but at least we were somewhat prepared after reading this book.

I have absolutely no knowledge on this subject. What I have read here was informative and did answer some of the questions I had and let me know there were other questions I needed to ask. I checked on a few comments validity with my lawyer and he agreed with them, which is a recommendation of its own. This book let me know what I need to be aware of and what to have in place for the future. This was purchased with a couple of other books on the same subject and I recommend all of them.

Most informative, easy to understand book on the subject that I've ever encountered. Worth the

price many times over. It's already saved me from many mistakes in the past (that I've been able to correct), and given me valuable information to save me several thousand dollars in the future. Can't praise it enough!

Very good and informative, still reading

book is ok internet forum is useless

just so so

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