



Paying for Long-Term Care: Medi-Cal is More Accessible Than You Think

By Lisa C. Bryant

Alan Werba, CPA, CFP®
Managing Member

Aaron Rubin, JD, CPA, CFP®
Sr. Wealth Manager

Werba Rubin Wealth
Management, LLC

10 Almaden Blvd.
15th Floor
San Jose, CA 95113

werbarubin.com

408.260.3138

Medi-Cal is a California state program that will pay for long-term nursing home care for an indefinite period of time, as long as you qualify by being financial eligible and require medical care in a skilled nursing home or rehabilitation center.

Many people falsely believe that Medicare will pay for nursing home costs. Medicare only provides limited coverage and the coverage only begins after three days of prior hospitalization. Once your loved one has been discharged to a nursing home, Medicare will pay for the first 20 of their stay. From days 21-100, Medicare stops full coverage, and your family member will be expected make a co-payment depending on their supplement coverage benefits. After day 100 or your family member stops making medical progress, they will be forced to pay out-of-pocket for their care. Nursing home care in the Bay Area can run about \$10,000 per month. When facing expensive nursing home bills, many people will start spending down their assets by private paying for care, taking out a reverse mortgage or even trying to file bankruptcy to make ends meet; this is when applying for Medi-Cal makes sense.

Although Medi-Cal is a resource based program, with the right legal planning most anyone can qualify for benefits. The Medi-Cal guidelines of “Exempt” and “Non-Exempt” assets can be found on the California Advocates for Nursing Home Reform website (www.canhr.org). It takes the assistance of an attorney to go beyond the Medi-Cal guidelines.

Despite Medi-Cal’s resource requirements, it is possible to qualify for benefits without spending down your assets. Successful planning

techniques include gifting of assets to family members, Third Party Special Needs Trusts and Irrevocable Trusts. For married couples, there are court orders available to increase the spousal resource allowance and direct monthly income to the spouse and away from the nursing home.

After your family member receives Medi-Cal benefits, Medi-Cal does expect to be paid back after the recipient dies. This is called “Medi-Cal recovery.” For most individuals, the family home is their greatest asset and sometimes the only thing left in their estate. As a result, Medi-Cal will put a lien on the family home if that is the only means to get reimbursed for a loved one’s expenses.

Medi-Cal has several exemptions to its recovery rules. With proper planning, Medi-Cal recovery can be avoided completely. Medi-Cal recovery planning must be completed prior to the death of Medi-Cal recipients unless they are survived by a spouse or disabled child.

Please know that it is never too late to do Medi-Cal planning. If you do not have long-term care insurance and are over age 65, then it is time to learn how Medi-Cal benefits can serve you in a long-term care situation. If your loved one is already in a nursing home, Medi-Cal planning can help end the expensive nursing home bills.

Lisa C. Bryant is a local elder law attorney and offers a no-cost consultation to discuss your Medi-Cal planning needs. She can be found at www.SanJoseElderLaw.com, or can be reached by phone at (408) 286-2122.

Star Wars Facts You Didn't Know

Mashable - Andrea Romano - 4/17/2014 - Mashable.com

With the *Star Wars: The Force Awakens* set to come out in mid-December, it's a prudent time to brush up your *Star Wars* trivia. Here are some fast facts to impress your dorky friends with!

1. Yoda was almost played by a monkey.

According to the book *The Making of Star Wars* by J.W. Rinzler, George Lucas originally planned for Yoda to be played by an adorable monkey wearing a mask and carrying a cane.

2. "Ewok" was never spoken in the original trilogy.

The word "Ewok" is never uttered by a character in the original trilogy. Although, the species is identified in the script and closing credits.

3. Boba Fett's face is actually visible in the original movies.

You may think you never see Boba Fett's face in the original trilogy, but the actor who played Fett, Jeremy Bulloch, did stand in for an Imperial officer at the last minute.

4. "I have a bad feeling about this" became a running gag for the franchise.

The phrase "I have a bad feeling about this" or "I have a very bad feeling about this" is said in every *Star Wars* movie.

5. Return of the Jedi almost had a very different ending.

In a story development session for *Return of the Jedi*, George Lucas toyed with the idea that after Luke removes dying Vader's helmet, he puts it on, proclaims "Now I am Vader" and turns to the dark side.

6. 'N Sync nearly had a cameo in Attack of the Clones.

Boy band 'N Sync made a cameo in *Attack of the Clones* at the request of George Lucas' daughter. They were edited out of the final cut. Bye, bye, bye, Justin Timberlake.



7. Yoda has no determined species.

Yoda's species has never been named. A mystery, it is.

8. Yoda is not a Muppet.

Legendary Muppeteer Frank Oz voiced Yoda and Jim Henson oversaw his creation, but he was built by a member of Lucasfilm. So don't expect to see him at Kermit's holiday party.

9. Depending on what movie you're watching, Yoda has a different number of toes.

In *The Phantom Menace*, Yoda has three toes. But in *The Empire Strikes Back*, *Return of the Jedi* and *Revenge of the Sith*, he has four.

10. There are no female fighter pilots in the original trilogy.

Even though female fighter pilots were in the original screenplay, they were removed from final cut.