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A general definition of Medicaid planning is any assistance provided to a potential Medicaid applicant in advance of and in preparation for their Medicaid application. Medicaid

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planning can be as simple as assistance with the collection and preparation of documents or as complicated as a complete restructuring of one's financial assets.

*What is Medicaid Planning?*

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With long-term care Medicaid, an attorney can be especially valuable in helping form and execute Medicaid planning strategies to preserve assets.

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An attorney can also advocate for an applicant who is denied Medicaid eligibility at a hearing and may be able to help reverse an adverse decision.

*The Basics of Medicaid Planning |  
legalzoom.com*

Medicaid planning is an area that you



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don't want to do-it-yourself. There are some clients who come up to elderly attorneys saying that they have already done some Medicaid planning when they just actually got tips from their neighbors and are just afraid of perceived expensive lawyer fees. Firstly, every situation is different.

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*Medicaid Planning: Protect Your  
Assets | Medicaid Secrets*

To achieve Medicaid eligibility, people can turn to a Certified Medicaid Planner™. Because Medicaid planning covers a diverse group of professionals (i.e., attorneys,

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accountants, financial advisors, care managers, social workers, etc.), it's a good idea to have a team member who knows Medicaid planning and can work with other on the team to help the consumer achieve his/her planning goals.

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## *Medicaid Planning Services*

Given the critical nature of acceptance into Medicaid and the lack of a healthy spouse to engage in planning, the use of a Medicaid Planner is recommended. A Healthy Couple Doing Long Term Planning For healthy families wishing to preserve some of

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their assets for their children and grandchildren, working with a planner is helpful, but not critical.

*Medicaid Planning: Pros & Cons,  
Costs and Strategies*

In the case of a married couple, one basic Medicaid-planning strategy is to

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transfer any assets that are in the name of the spouse who needs care to the name of the well spouse. (In cases where the ill spouse is in an institutionalized setting like a nursing home and the well spouse remains in their home in the community, the well spouse may be referred to as the

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“community spouse”).

## *Top 5 Strategies for Protecting Your Money From Medicaid ...*

As long as your residence is in the state where you apply for Medicaid and you are planning to return to your home, it is protected up to a value of

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\$595,000 although some states have adopted an upper limit of \$893,000. Additional properties may be excluded from the asset test.

*Your Assets, MAGI, and Medicaid  
Eligibility*

Medicaid planning is a way to protect



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people's assets from the threat of long-term care expenses. Most of my clients are between 65 and 95, own their own house and have between \$25,000 and \$750,000 worth of assets on top of the house.

*What is Medicaid Planning?*

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*Medicaid Planning: A to Z (2020 ed.):  
Heiser, K Gabriel ...*

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Medicaid planning involves legally rearranging certain assets to get you within the program's strict rules. The results that most seniors experience are typically the following: Qualifying for medicaid benefits faster. Protecting assets for the spouse or next generation. Eliminating or reducing the

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nursing home bill.

*Medicaid Planning | Senior Care  
Counsel*

Seek Assistance from a Medicaid  
Planning Professional Asset spend  
down can be complicated, and if not  
carefully done, can result in Medicaid

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ineligibility. For example, gifting assets to family members very commonly results in Medicaid ineligibility or a penalty period.

*How Medicaid Spend Down Works:  
Rules, Exemptions & Strategies*  
Medicaid-planning is a joint federal

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and state program available to fund medical services, including long-term care services. You may qualify for Medicaid-planning assistance even if you own a home, a car, and other property.

*Medicaid Planning - Preddy Law Firm*

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