

Attorney Timothy P. Crawford, CPA, CELA*, CAP**
wanted to share this information with you.

**MEDICAID LAW CHANGES WILL MAKE IT MORE DIFFICULT
TO DO PLANNING TO PROTECT ASSETS FROM BEING SPENT ON
NURSING HOME CARE COSTS IF YOU ARE IN THE NURSING HOME**

By Attorney Timothy P. Crawford, CPA, CELA*

Greater Milwaukee Area Offices in Brookfield, Glendale, Milwaukee & Racine

Your Asset Protection Law Firm
840 Lake Avenue, Suite 200
Racine, WI 53403
Toll Free: (888) 634-6675
(262) 634-6659

E-mail: tpc@tpcelderlaw.com
Website: www.TpcLaw.com

The Medicaid laws for eligibility to get the government to pay for nursing home care costs have changed at the federal level effective February 8, 2006. It becomes effective in Wisconsin on February 1, 2008. This will make it more difficult for people to do planning to become eligible for the government to pay for nursing home care.

A current planning technique which is being used to get people eligible for government benefits is to gift money away to their children. With the new laws, for people in a nursing home, gifting will no longer be the preferred method to protect assets from being spent on nursing home care costs.

At age 75, you have a 60% chance of being in a nursing home before your death. Going to a nursing home happens often as a result of either a stroke or a fall. It is important to do planning now. Your planning needs to be completed 60 months before you enter then nursing home. This is a result of the new rules.

I can protect a person's home from needing to be sold to pay for nursing home care costs by using my exclusive "**Right to Change Your Mind Agreement**". This Agreement is entered into with a person's children. It is a way to protect the home immediately without the need to gift the home away to the children.

Never let anyone gift a home to their children. This has serious income tax consequences for the children. Also, the parents could be forced out of their home. This is bad planning.

I can also provide you with a plan which will lay out in detail how to protect your financial assets from being spent to pay for nursing home care costs. To do so you will

need to plan in advance of going to the nursing home.

Please encourage your clients, friends, and relatives to see Attorney Timothy P. Crawford. As you know, I am one of only 7 Board Certified Elder Law Attorneys in the state of Wisconsin. I am Board Certified to assist people to protect their assets from being sold to pay for nursing home care costs. There are over 16,000 attorneys in the State of Wisconsin. There are over 800 elder law attorneys in the state of Wisconsin. However, only 7 attorneys have been able to pass the exam to become Board Certified.

It is time for your clients, friends and relatives to take action NOW. They can call my office toll free at 1-888-634-6675 to set up a free consultation to discuss their situation.

**“Those Who Plan Ahead Win.
Those Who Don’t Plan Ahead Lose.”**

This article is not intended as legal advice. It is basic information. I would recommend that you call Attorney Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Timothy P. Crawford can be reached toll-free at 1-888-634-6675. When you call in, please mention the fact that you have read this article.

*Attorney Timothy P. Crawford is a Board Certified Elder Law Attorney(CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

**Timothy P. Crawford was invited to join the Council of Advanced Practitioners of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. The Council of Advanced Practitioners (CAP) is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated the top in the nation by Martindale Hubbell. A Service that provides an independent rating of the quality of attorneys.

**GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE,
MILWAUKEE & RACINE**

**“Helping Families in Wisconsin for Over 40 Years to Protect Their Assets from
Nursing Home Care Costs”**

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