

Medicaid Planning and Fair Hearing



NEARLY ALL SENIORS NEED LONG-TERM CARE AT SOME POINT

Establishing a Medicaid plan is one of the most important steps you can take to provide for long-term care while protecting your health, well-being and finances.

Private insurance may offset the cost of home care, assisted living, adult daycare, hospice care, or living in a nursing home. However, premiums can be expensive and there are often limitations and restrictions to the services covered. As time goes on, you may not be able to afford the deductibles. At worst, the cost of long-term care could potentially wipe out a lifetime of savings and hard work.

Proper Medicaid planning gives you the opportunity to take charge of your future.

What Benefits Does Medicaid Offer?

Medicaid is a program jointly funded by the state and federal government that provides assistance to low-income individuals who are aged 65 or older, or are disabled or blind. Some of the benefits offered by Medicaid include preventative care, medical supplies, physician services, hospital care, long-term care and transportation to and from medical appointments.

Eligibility is determined by the state's Medicaid agency and is based on your income and assets. You would be surprised to know that many middle class people qualify for medical coverage.

What You Should Know About Applying to Medicaid

Applying for Medicaid can be complex and intensive. The skilled lawyers at Korsinsky & Klein, LLP understand the Medicaid application process and can develop a comprehensive, strategic plan to help you obtain benefits while protecting your property and your assets. We cover all aspects of Medicaid planning, including:

- Disability Planning
- Estate Tax Matters and Tax-Saving Strategies
- Exempt Transfer
- Use of Wills and Trusts
- Trust Administration
- Creative Asset Protection

We utilize creative planning techniques to ensure adherence to Medicaid guidelines while avoiding potential Medicaid liens down the road.

Medicaid Fair Hearing

If you have received a notice that you have been denied Medicaid, or that your coverage has been delayed or reduced, you may request a Fair Hearing with the state.

Although you can count on us to represent you through a fair hearing, we believe that the best way to avoid a Medicaid fair hearing in the first place is to retain the services of our strong legal counsel from the outset.

If you do need to turn to us for help with a Fair Hearing, we will effectively represent you from the beginning of your case to the end. We take your long-term care needs seriously, and we will go to great lengths to present all necessary documentation and petitions at your Medicaid hearing to ensure a fair outcome.

Our experienced attorneys directly address denials and discontinuances from the local department of Social Services or Human Resources Administrations as well as denials and discontinuances from Managed Long-Term Care Providers (MLTC). We have successfully secured various services for our clients as well as additional home care hours and coverage.

You and your loved ones deserve the highest quality of life, especially during the golden years. With our help, you can take steps in the right direction to obtain affordable long-term care and peace of mind.