TEAM RUSSO In Action for You

ELDER LAW

- Asset Protection
- Medicaid
- Nursing Homes
- Health Care Directives
- Long Term Care Planning
- Veterans Benefits

SPECIAL NEEDS

- Special Needs Trusts
- Guardianships
- Government Benefits
- Pooled Trusts
- Supplemental Security Income
- Social Security/Disability

ESTATE PLANNING

- Wills
- Living Trusts
- Family Protection Trusts
- Durable Powers of Attorney
- Estate Tax Planning
- Retirement Planning

TRUSTS AND ESTATES

- Probate
- Estate and Gift Taxes
- Administration
- Litigation

REAL ESTATE

- Sale and Purchase of Residences

RUSSO LAW GROUP, P.C. has earned the title "Long Island's Signature Elder Law, Special Needs & Estate Planning Law Firm" following more than thirty years of local and national advocacy for seniors, baby boomers and their families.

"Team Russo – In Action for You" Team Russo is a staff of distinguished, experienced and compassionate attorneys with the knowledge & experience to address any concerns you may have, implement a plan tailored to your needs and provide you with Peace of Mind.

The law firm continues to implement new programs of awareness and action to meet the growing needs of its clientele. We have offices in Nassau & Suffolk Counties as well as New York City to serve your needs throughout all of New York.

Our genuine concern is demonstrated by commitment and ongoing involvement in community-sponsored programs, including among others:

- Alzheimer's Disease Resource Center
- Arthritis Foundation, Long Island Chapter
- Cerebral Palsy of Nassau County
- The Theresa Foundation

THE RUSSO COMMITMENT:

"We promise to be your family lawyer, no matter what the legal issue. We promise to be your lawyer for life."

> This is our commitment. Our Experience Is Your Protection.

Russo Law Group, p.c.

Estate Planning, Elder Law & Special Needs

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MEDICAID HOME CARE

Peace of Mind Through Thoughtful Planning

Russo Law Group, p.c.









When a loved one needs long term care, New York offers home care as part of the Medicaid program. Most families prefer to keep loved ones home for as long as possible.

At Russo Law Group, we are prepared to work with you and with the local Medicaid agency to obtain Medicaid eligibility and the greatest number of home care hours for your loved one.

Home care hours can vary widely depending on the needs of the person, and the household makeup. The need of the person can range from two or three hours a day to a sleep-in aide who is there full time. Medicaid makes the determination of hours, but we can present medical and personal information to the local Medicaid agency to help maximize the hours.

We can help you keep your family together.

Medicaid Home Care Application

- A simplified application process is used.
- Current finances are provided.
- You do not need years of financial records.
- There is no sixty-month look-back period.
- The simplified application refers to the process not to the application form itself.
- The 16-page application form must be used.
- Questions regarding previous gifts and transfers must be answered, but they will have no effect on home care eligibility.

Prior Gifts

There is no Medicaid transfer penalty for gifts when applying for home care.

All transfers must be listed, but no transfer penalties are assessed.

Services Provided

Personal care aides provide most home care services. These services can include bathing, toileting, grooming, feeding, dressing and transferring to or from a bed or chair. These are referred to as hands-on services.

A personal care aide may also provide chore services, which can include housekeeping, laundry, meal preparation and shopping.

Personal care aides are not authorized to give medications or take temperature or blood pressure.

Program

The **Community Based Home Care Program** provides care at home, acute hospital care, doctors and prescription drugs. The **Nursing Home Care Program** provides care in a nursing home. The **Long Term Home Health Care Program** provides a coordinated plan of health care and social services for an individual at home. Home care application entitles you to more than home care, such as hospital care, doctor visits and all related services (except nursing home care) are included.

Spousal Refusal

Spousal refusal can be used with a home care application.

Income & Resource Limits

There are income and resource limits for home care. They are adjusted annually. Medicaid planning can help reduce excess income and/or resources in order to be Medicaid eligible and to maximize monthly income. Pooled Income Trusts can be used to protect excess income.