

# Medicaid/MassHealth: Emphasizing the need to plan

By Linda T. Cammuso

Nursing home care or the need for long-term-care services is among the most serious financial burden a senior will experience in his or her lifetime. In the United States, the average cost for nursing home care exceeds \$70,000 annually — in fact some nursing facilities in Massachusetts cost well over \$100,000. Given those realities, it does not take much to imagine how soon your finances will be devastated should you, or a loved one, need to move into a nursing facility. If you accumulated assets during your life to leave to future generations, that dream would vanish.

Medicaid, known as MassHealth in Massachusetts, is the primary program that funds long-term care and nursing



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home costs for those who qualify. The application process is riddled with strict rules and regulations that are not easy to navigate and qualifying is not easy. The best time to plan for MassHealth eligibility is before you or a loved one needs care; however you should also know that it is never too late to apply.

Getting the facts about Medicaid/MassHealth eligibility from the right source is important. Often advice from well-meaning friends, family members and others whom you trust, but who are not fully informed, may actually have damaging effects. When you get advice like: “The government is going to take your house, you need to spend all your money before you go into the nursing home before you can qualify for MassHealth, or you can give your house to a child for \$1” — you need to seriously consider that person’s

expertise in the area of elder law and the MassHealth application process. Using the wrong individual to help could result in denial of benefits, and the appeal process can be a lengthy, uphill battle.

If you have a loved one who is in a nursing home or who might need MassHealth coverage to help with their care, consider contacting an elder law/ estate planning attorney for professional help throughout the process. The kinds of services you may expect to receive include:

- A personalized analysis of your financial healthcare considerations relevant to your application;
- Spend down options guidance;
- Clarification about the five-year look back period;
- Preparation of the application and attachments;
- Identification and organization of supplemental materials;
- Communication with MassHealth case-

workers;

- Coordination with the nursing home;
- Appeals for denial of benefits; and
- Ongoing assistance with the annual eligibility verification process.

It’s a sad fact that those who are facing imminent long-term-care situations, and who have not planned adequately, could conceivably lose everything. But you don’t need to find yourself in this situation if you are proactive and work with a legal professional who is qualified in estate planning and elder law.

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