



# How to Protect Your Family's Assets from Devastating Nursing Home Costs: Medicaid Secrets (3rd edition)

*K. Gabriel Heiser*

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## **How to Protect Your Family's Assets from Devastating Nursing Home Costs: Medicaid Secrets (3rd edition)** K. Gabriel Heiser

Written by an elder law attorney with over 25 years of experience, this book will help anyone with a family member faced with a long-term stay in a nursing home who wishes to preserve at least some of their assets by qualifying for the Medicaid program. You don't have to be broke to qualify! For the first time ever, the inside secrets of high-priced estate planning and elder law attorneys are revealed. Includes a summary of all income and asset rules for both married and single individuals, together with numerous examples and several case studies, which take the reader through the same thought processes that an experienced elder law attorney would go through when analyzing a real-life client's situation. The book includes tips on: how to title your home so you do not lose it to the state; how to make transfers to family members that won't disqualify you from Medicaid; how annuities make assets "disappear"; smart tricks for "spending down" your assets; what to change in your will to save thousands of dollars if your spouse ever needs nursing home care; avoiding the state's reimbursement claim following the nursing home resident's death; and much more. The 2009 Edition has been expanded, revised, and completely updated to incorporate all changes in the law as of January 1, 2009, and includes two new chapters on Veterans' benefits.

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