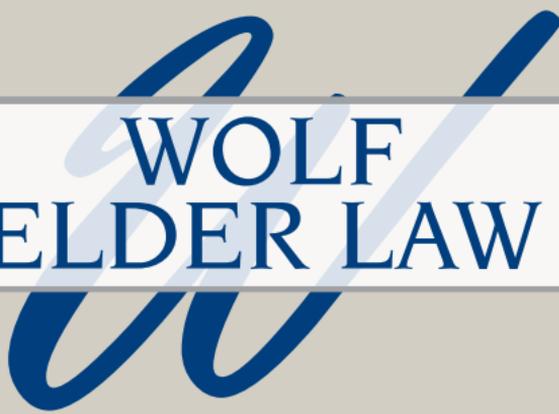


**Medicaid Planning  
for  
Nursing Home  
Assisted Living  
Home Care Benefits**



**WOLF  
ELDER LAW**

*Planning Today For A Secure Tomorrow*

**ATTORNEY AMANDA M. WOLF**

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# Medicaid Planning and the Important Role of an Elder Law Attorney

“Medicaid Planning” is a form of estate planning where an attorney examines a person’s income and assets to determine whether it may be possible to restructure their estate and qualify them for Medicaid while potentially preserving assets.

It is very important to have a skilled attorney assist with this process. Your attorney should be very familiar with the ever-changing Medicaid regulations and process, and should have in-depth legal knowledge of estate planning and asset-management.



Without relying on the advice of an attorney with a comprehensive understanding of the law in both areas, individuals risk being disqualified for Medicaid and/or having their assets mismanaged or unnecessarily relinquished. With the guidance of a knowledgeable Elder Law attorney, it may be possible to implement various estate-planning techniques in order to qualify for Medicaid benefits while preserving and protecting your assets legally.

# Why Should You Hire an Elder Law Attorney Instead of a Nonlawyer Medicaid Planning Company to Assist You?



**Law Degree:** Lawyers are required to have a college degree and a law degree; nonlawyers have no legal or other educational requirements.



**Exam:** Lawyers are required to pass a stringent admittance examination to attest to their competency of the law and a thorough character and fitness investigation before being admitted to practice law; nonlawyers have no such requirements.



**Continuing Education Requirements:** Lawyers are required to maintain current legal education and take ethics courses periodically; nonlawyers have no continuing education requirement.



**Ethical Standards:** Lawyers are subject to comprehensive and stringent ethical rules; nonlawyers have no written ethical standards.



**License:** Lawyers accused of ethical misbehavior are investigated by The Florida Bar which can lead to losing their license to practice law; nonlawyers are not professionally accountable to any authority although they can be investigated and prosecuted for engaging in the unlicensed practice of law.



**Client Confidentiality:** Lawyers are required to maintain client confidences; communications of confidential information with nonlawyers are not protected by attorney-client confidentiality.



**Insurance:** Many lawyers maintain professional liability insurance which is available to pay potential claims made against an attorney; many nonlawyers cannot obtain professional insurance as they may not be considered to be a “professional” and therefore, it could be difficult to get your money back if they do not provide the services they promised.

## Potential for Error in Medicaid Planning

Medicaid rules and regulations disallow the gifting of assets to qualify for the program. Without proper legal counsel, an applicant could disqualify themselves from Medicaid without even knowing it.

Unfortunately, many people are misinformed about the criteria Medicaid uses to determine eligibility. Such misinformation is likely due to the ever changing and complicated Medicaid regulations.

Despite what you might have heard, you do not necessarily have to be poor in order to qualify for Medicaid benefits. It is highly recommended that you have an attorney examine your assets and assist you in planning your estate for Medicaid qualification.



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**Home, Assisted Living  
and Nursing Home  
visits available**

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## How can **Wolf Elder Law** help?

As an Elder Law Attorney, I have substantial experience with developing and implementing various Medicaid planning techniques to efficiently attempt to qualify an individual for Medicaid benefits and to minimize any future state recovery for benefits received.

Planning for and protecting the elderly is my passion and I take great pride in developing sound planning options for my clients that are tailored to their unique circumstances.

If you or someone you love may need care at home, in an assisted living facility or in a nursing home, Wolf Elder Law may be able to help.

If someone you know is already receiving care in a nursing home, some planning options may still be available to protect and preserve assets for your loved one's benefit. In most cases, it is not too late to qualify for Medicaid benefits.

## What Wolf Elder Law Does

My firm understands that Medicaid planning can be an emotional undertaking for you and your family and that professional legal advice, prompt attention, and Medicaid qualification are of primary importance to families facing these issues. To that end, my law office provides the following services:

- **Consultation:** In depth discussion of your goals and options to potentially achieve your goals including the pros and cons of the various choices;
- **Asset Review:** Thorough examination of assets for Medicaid qualification and estate planning purposes;
- **Detailed Explanation of Options for Medicaid Qualification Estate Planning:** Thorough explanation of the Medicaid planning strategies and estate planning options available for your specific situation;
- **Full-Service Estate Planning:** Implementation of the selected Medicaid-Qualification Estate Plan and preparation of the associated legal documents;
- **Completion of the Medicaid Application Process:** Including preparation of forms and follow-through. My office will deal directly with Medicaid on your behalf throughout the completion of the application process.



*As an Elder Law attorney, it is my privilege to serve my clients, and I strive to provide quality legal services at an affordable cost. My firm provides legal counsel to clients throughout Hillsborough and Pinellas Counties, and my approach to the practice of law is highly personalized and thorough. I believe it is important to personally understand and get to know my clients, including their legal concerns, needs, and goals for the future.*

~ Attorney Amanda M. Wolf

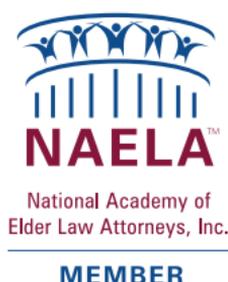
Amanda M. Wolf received her Juris Doctor from the University of Pittsburgh School of Law and was admitted to the Pennsylvania State Bar in 2003. In 2004, she was admitted to practice law in Georgia and in 2006 became licensed to practice law in the state of Florida. Amanda became VA accredited in 2008.

Amanda devotes her practice exclusively to estate planning, elder law, and related issues. Her practice includes wills, trusts, probate, and incapacity planning, including powers of attorney, advance directives for health care such as living wills and health care surrogate designations. A large part of her practice consists of Medicaid Planning and Veterans Benefits Planning.

***A WORD OF CAUTION!*** - Long-term care planning requires detailed knowledge of tax law, proficiency in estate planning, and a thorough understanding of the Medicaid laws and regulations which are constantly updated and changing. Long-term care estate planning and Medicaid planning should only be done under the supervision of an attorney with specific knowledge in the areas of Elder Law and Medicaid rules and regulations. Certain transfers and modifications of assets can have significant tax ramifications that should be discussed with your attorney. Furthermore, improper transfers or gifts can disqualify a Medicaid beneficiary and result in a significant period of ineligibility for Medicaid benefits.



**Academy of  
Florida Elder  
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