



PROGRAM AGENDA
Legal, Public Benefits, and Health Insurance Issues
for Seniors and Persons with Disabilities

**YOUR
AAA
LOGO**

9:00 am-10:15 am

- I. Legal issues for seniors and persons with disabilities
 - A. Special powers needed in powers of attorney for long-term care situations
 - B. Special issues in conservatorships for long-term care situations (QIT, liens)
 - C. Management issues in conservatorships
 - 1. Coordination with representative payees and fiduciaries with SSA/VA
 - 2. Effect of conservatorship assets on existing benefits eligibility
 - 3. Options for preserving eligibility with special needs trusts
 - 4. Maximizing public benefits
 - 5. Paying for care givers
 - 6. Pursuing claims for exploitation
 - D. The role of Adult Protective Services and law enforcement
 - E. Decedent's estates
 - 1. Death of the community spouse of a nursing home Medicaid beneficiary
 - 2. Existence of a Medicaid lien
 - 3. Medicaid estate recovery
 - F. Consumer and health care fraud

10:15 am-10:30 am BREAK

10:30 am - noon

- II. Maximizing the ability to pay the cost of care for seniors and persons with disabilities
 - A. Income benefits
 - 1. SSI
 - 2. Veterans pensions, housebound, and aid and attendance benefits
 - B. Medicare and other health insurance
 - 1. Extra help with QMB, SLMB, QI, and LIS
 - 2. Finding the best Medicare plans
 - 3. Medicare supplements and retiree plans
 - 4. Marketplace plans and subsidies
 - 5. Special issues with Medicare and insurance in long-term care situations
 - a. Spouses as separate households
 - b. Whether to change Medicare and other health insurance plans

Noon - 1:00 pm LUNCH

1:00 pm-2:45 pm

III. Eligibility Issues in nursing home Medicaid and Medicaid waiver

- A. Overview of general requirements
- B. Documentation requirements
- C. Special problems for married applicants
- D. Difficult resources issues
 - 1. Valuation of real estate interests
 - 2. Medicaid liens
 - 2. Promissory notes
 - 3. Life insurance
 - 4. Burial arrangements and accounts
 - 5. Assets held in a trust
 - 6. Unmarketable or unavailable resources

2:45 pm-3:00 pm BREAK

3:00 pm-4:30 pm

- E. Problems with QIT accounts
 - 1. Not applicable in Medicaid waiver
 - 2. Difficulty with opening the account
- F. Long-term care insurance
- G. Dealing with unpaid medical expenses incurred prior to eligibility
- H. Transfer penalties
 - 1. Cumulative five-year look back
 - 2. Exempt transfers
 - 3. Cash transactions
 - 4. Sitter payments
 - 5. Foreclosures
 - 6. Exploitation
- I. Solutions for transfer penalties
 - 1. Special needs trusts
 - 2. Hardship waivers
- J. Appeals

4:30 ADJOURN