

## PRACTICE AREAS

### *Estate & Incapacity Planning*

Last Will & Testament  
Probate & Trust Administration  
Revocable Trust  
Durable Power of Attorney  
Designation of Healthcare Surrogate  
Quit Claim Deed  
Living Will

### *Emergency & Advocacy Services*

Emergency & Standard Guardianships  
Long Term Care Residents' Rights  
Medicaid Applications & Appeals

### *Government Assistance*

Special Needs Trusts  
Representation of Special Needs Trusts' Trustees  
Protecting Lawsuit Proceeds and Inheritances  
While Preserving Medicaid and SSI  
Exceptions to Medicaid Lien Recovery

### *The Firm's Philosophy*

Stephanie L. Schneider and her team are dedicated to providing compassionate quality services to seniors, young adults and persons with disabilities (of all ages). We work with families who have loved ones with special needs, and domestic partners. Our staff takes a holistic approach to providing elder law services to ensure that the client's legal, social, psychological, medical and financial needs are coordinated and fulfilled as the client ages. This is accomplished by working with other professional such as geriatric care managers, social workers, support coordinators, financial planners, accountants, psychologists, and medical professionals.



Stephanie L. Schneider

... is the former Chair of The Florida Bar Elder Law Section and is certified as an Elder Law Attorney by the National Elder Law Foundation and The Florida Bar Elder Law Section. She obtained her law degree from Nova Southeastern University Shepard Broad Law Center in 1991. Stephanie is committed to educating both the public and professionals and raises awareness of elder law issues by writing and lecturing locally and nationally.



### *The Importance of Board Certification*

Certification assures the public the attorney has substantial experience and has demonstrated special knowledge and proficiency in certified areas of practice and professionalism and ethics in the practice of law.

*Law Office of*

**Stephanie L. Schneider, P.A.**

*Board Certified Elder Law Attorney*

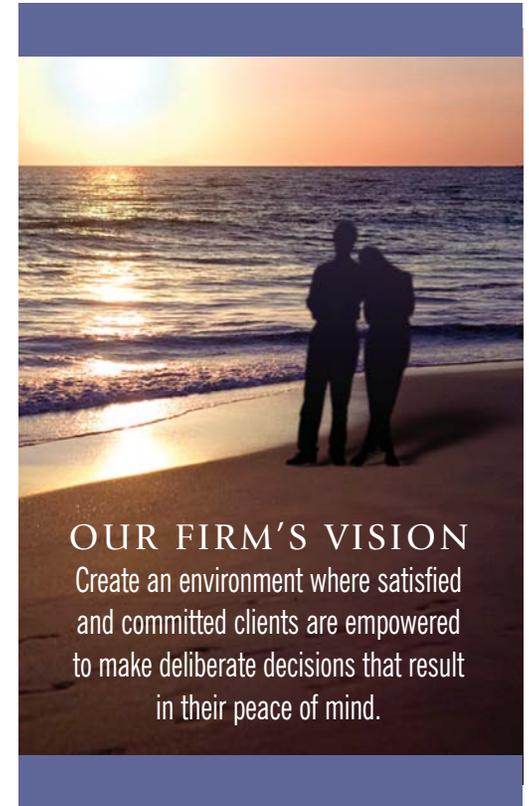
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PROPER PLANNING MAY  
CREATE PEACE OF MIND<sup>SM</sup>



### OUR FIRM'S VISION

Create an environment where satisfied and committed clients are empowered to make deliberate decisions that result in their peace of mind.

LONG TERM  
CARE PLANNING  
&  
ASSET PRESERVATION

*Law Office of*

**Stephanie L. Schneider, P.A.**

*Board Certified Elder Law Attorney*

# FREQUENTLY ASKED QUESTIONS ABOUT LONG TERM CARE PLANNING & ASSET PRESERVATION

## What Is Long Term Care?

Long term care may include services necessary on a continuous basis to help a person maintain his or her level of functioning following an illness or injury. It can include:

- ◆ Assistance with daily living activities.
- ◆ Home health care.
- ◆ Adult day care.
- ◆ Respite care.
- ◆ Nursing home care.

Long term care can be expensive.

## Will Medicare, an HMO or a Medicare Supplement Pay for Long Term Care Expenses?

Long term care expenses are generally not paid for by Medicare, a supplement or HMOs. Medicare is a health insurance program run by the federal government to pay for hospital or other medical services (physician visits; hospice) for aged and disabled persons. Medicare will cover some of the cost of skilled care in approved nursing homes or, home health care for a brief period after an acute care stay in a hospital. A Medicare supplement generally pays co-payments, deductibles, and services partially covered by Medicare. Medicaid will pay for most long term care costs.

## Should I Consider Buying Long Term Care Insurance?

If you are medically approved and can afford a long term care policy it can:

- ◆ Provide more choices in how and where you will be cared for.
- ◆ Preserve assets for a spouse or child's inheritance.
- ◆ Empower you to maintain your dignity and independence.
- ◆ Shift the risk of payment from you to the insurance company.

Carefully research your options. Contact the National Association of Insurance Commissioners at **816-842-3600** or **www.naic.org** for a copy of the publication "A Shopper's Guide to Long Term Care Insurance."

## Do I have to become impoverished to be eligible for Medicaid or SSI?

Without planning, it may be necessary to spend down your and your spouses resources to the maximum level allowed by law in order to qualify for Medicaid and SSI. We counsel clients on how to legally preserve the maximum amount of all assets and qualify for government benefits when private health insurance, Medicare/HMOs or long term care insurance no longer provide coverage.

## How Do I Find An Appropriate Facility For My Loved One?

The Agency for Health Care Administration publishes health care data and statistics to assist consumers in evaluating the quality of nursing home care in Florida. Contact them at **1-888-419-3456** or **www.floridahealthstat.com**



## If I am about to receive an inheritance or, a lawsuit settlement can I protect it and continue to receive government assistance (i.e. Medicaid; Food Stamps; HUD housing; SSI)?

Yes, with proper and timely planning. The laws of government assistance allow people to place their assets in a **special needs trust** in order to maintain their government benefits. The special needs trust assets can be used to provide quality of care and quality of life beyond government benefits. The laws also permit people who receive government benefits to own certain assets regardless of value. We assist clients in coordinating a plan to achieve their goals and promote independence.

## When counseling clients about long term care planning our goals are to:

- ◆ Provide guidance for the long term care needs of the individual or, both spouses.
- ◆ Preserve assets for the benefit of the well spouse or, any dependents.
- ◆ Reduce or eliminate the fear of impoverishment.
- ◆ Access all existing sources of assistance to meet the cost of long term care.
- ◆ Help evaluate the benefits and limitations of the public health care system.
- ◆ Advise about the impact a plan may have on the client, the family, the estate and heirs.

