

Crisis Times Require Crisis Planning

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In these economic times you have to do everything you can to protect every dollar you have left. When a loved one develops chronic illness such as Alzheimer's, Parkinson's, or stroke, the emotional and financial costs to the individual and family can be catastrophic. Qualifying for Medicaid, VA and other government benefits becomes necessary when middle class families face nursing home bills from \$6,000-10,000 plus per month. My office helps families stricken with chronic illness and disabilities manage situations considered unmanageable.

We have to think more strategically in order to work through the crisis to make the very best use of our assets and find additional resources to help defray the long term care costs. VA benefits for veterans and surviving spouses of deceased veterans can be financial lifesavers where appropriate. Most veterans and surviving spouses of deceased veterans are totally unaware of benefits available, particularly pension. We can integrate our planning for immediate VA benefits followed by Medicaid when needed. Careful planning allows the family to develop and maintain a sense of direction so that we can manage our way through difficult times rather than worry our way through them.

For many years I have welcomed the opportunity to help families deal effectively with the potentially devastating loss that comes with disability and chronic illness by turning that loss potential into an effective plan for the best care possible, peace of mind and protection of their hard-earned life savings. Even with recent law changes we are most often able to save nearly all assets for a married person and at least half for a single person. I look forward to the opportunity to continue this work with you.