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Planning for a Loved One Needing a Nursing Home, You Do Not Have to Plan Alone

Have you recently learned that your aging loved one must enter a nursing home? Are you now trying to figure out how to plan for nursing home care for an aging loved one and feel like you are all alone with this planning? You are not alone. A qualified Wisconsin elder law attorney can help you wisely choose among the options available to pay for the costs of nursing home care. In addition, he can ensure you understand what each option costs and whether there is anything you can do to shield your loved one's life savings from being immediately depleted. This National Elder Law Month, let us share a few key considerations with you.

For this discussion the main topic will be, does your loved one qualify for Medicaid? As your Wisconsin elder law attorney will explain, Medicare and Medicaid are two different programs. Medicare is often available to all senior and disabled adults, but typically has a limited nursing home benefit, paying only for 100 days of care. If you are at the point where you are considering long-term nursing home care for your loved one, you are not likely to get far with Medicare alone.

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However, does your loved one qualify for Medicaid? Your loved one's income level and assets are one of the primary qualifications for receiving Medicaid benefits. If your loved one qualifies, Medicaid will cover nursing home costs.

Is it possible for your Wisconsin elder law attorney to help you? Absolutely! Your elder law attorney can help you with the process of obtaining Medicaid services for your loved one. By working with and going through these steps to apply for Medicaid with your elder law attorney, instead of trying to go it alone, your attorney can advise you of whether Medicaid may seek to recoup costs from your loved one's estate once he or she passes away. If this is the case, your attorney can help you with estate planning strategies on behalf of your loved one that may minimize the depletion of his or her life savings due to Medicaid. An elder law attorney can counsel you on how best to proceed with your loved one's best interests in mind.

Our office is committed to excellence in practicing elder law, including Medicaid and long-term care planning. We encourage you to contact us and schedule a meeting with attorney Alan Hougum today.

How To Start Tough Conversations About Medical Care

As an aging adult, have you had any conversations with your family about what would happen if you had a sudden illness or accident and were unable to make decisions for yourself? It is important for your loved ones to know what you want in the event of a sudden crisis or incapacity. You should begin these conversations as soon as possible about your personal preferences for medical and long-term care choices. We would like to share with you some questions you can ask yourself along with your family to begin this critical discussion.



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- Whom do you trust to make medical decisions on your behalf?
- Whom do you NOT want to make decisions for you?
- What are your thoughts about feeding tubes, life support, and other artificial life-saving devices?
- Is there any type of medical care you would NEVER want?
- If you were permanently disabled or incapacitated, what would contribute or take away from your “quality of life?”
- If you could choose, what are your thoughts on skilled nursing home care versus in-home healthcare?
- How would you like your family to pay for the care you may need if co-pays become excessive or insurance does not cover your treatment?

All of your decisions and choices should be documented in your estate plan. Make an appointment to meet with an experienced and qualified Wisconsin estate planning attorney as soon as possible. Your estate planning attorney can offer advice and assistance as you choose a healthcare decision maker who will ultimately carry out all your decisions if you are unable.

We know this article may raise more questions than it answers. We encourage you to contact us and schedule a meeting with attorney Alan Hougum today.



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Attorney Alan Hougum and his compassionate team will help you protect yourself and the people you love with strategic planning strategies, such as wills, asset protection and trusts, powers of attorney, estate trusts, elder law planning, Medicaid crisis planning, Medicaid eligibility and application, probate and estate administration, avoiding probate, charitable planning and giving, special needs, and estate tax planning. Hougum Law Firm, LLC, serves the entire Wausau, Wisconsin area.

Our office is located in Wausau at
305 S. 18th Avenue, Suite 200, Wausau, Wisconsin 54401. Do you have questions you need answered before or after your appointment? Just let us know! Contact us by email at info@hougumlaw.com or call us at 715-843-5001.