

This Weekly Newsletter
is brought to you by

HOOK LAW CENTER
Legal Power for Seniors

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For Medicaid, Long-Term Care Costs of Elderly are Rising

It should be no surprise that the costs for the long-term care of the elderly are rising. The baby boom generation is now aging, and there are many more of them to take care of. Many of their parents are still requiring services as well. While some people may think only the indigent utilize Medicaid to pay for in-home care or a nursing home, think again. Many middle class people are accessing Medicaid's benefits, too, because longer lives are requiring more financial resources than ever before.

Medicaid is an extremely costly program. "Medicaid spends more than five times as much on each senior in long-term care as it does on each poor child, and even more per person on the disabled in long-term care." (Nina Bernstein, "With Medicaid, Long-Term Care of Elderly Looms as a Rising Cost," The New York Times, September 6, 2012) The presidential election could have a profound effect on the future of Medicaid. Republicans are proposing to replace Medicaid with block grants that reduce spending by a third over the next 10 years. With their proposal, states could change such things as minimum eligibility, standards of care, and federal rules that now shield adult children from the liability of paying their parents' Medicaid bill. (Bernstein, see above)

Experimentation with such cost-cutting ideas is already underway in some states through the waiver mechanism. 26 states are seeking or have obtained waivers, including New York, California, Illinois, and Texas. These are states with large populations. If they can successfully tinker with Medicare then other states may follow their lead. Look at New York, for example.

For Medicaid, Long-Term Care Costs of Elderly are Rising (con't.)

It has the biggest Medicaid budget in the country-- \$54 billion. 41% of that amount is spent on long-term care, and almost half of that 41% is spent on nursing home care.

By 2015, New York will start requiring 78,000 nursing home residents to enroll in a choice of managed care plans or randomly be assigned to one. (Bernstein, see above)

However, some doubt the success managed care will have. H. Stephen Kaye, a professor at the Institute on Health and Aging at the University of California, San Francisco is one who thinks there is not much evidence about whether managed care saves money in the long run for those who need long-term care. What could happen is the unintended consequence that there will be an increase in requests for in-home care. "While home care is generally much cheaper than nursing homes, states may wind up unleashing a pent-up demand for home care from eligible people who could never have entered a nursing home anyway." (Bernstein, see above)

So stay tuned. Currently, even with Medicaid coverage, individuals/families are supplementing costs for nursing homes. Individuals/families pay 22% of the \$178 billion expended for nursing home care. (Bernstein, see above) This percentage is likely to rise, no matter who wins the presidential election. The public wants the coverage, but they want someone else to pay it. One thing is sure--medical costs are certain to rise as more is learned about prolonging life. The only thing that is not certain is who is going to pay for that care. The attorneys at the Hook Law Center can assist families confronting the high cost of long-term care for a loved one by assisting them in qualifying for VA and Medicaid long-term care assistance.

HOOK LAW CENTER in the News

Hook Law Center was featured in an article posted to the online version of [The Wall Street Journal](#), dated September 25, 2012. The article described the background for the recent name change, and Hook Law Center's innovative approach as a comprehensive provider of legal and investment services specializing in estate planning, long-term care planning, and estate and trust administration.

To read the complete article, please type the following link into a browser of your choice:
<http://online.wsj.com/article/PR-CO-20120925-909217.html?mod=crnews>

ASK KIT KAT: What Does the Humane Society Do?

Hook Law Center: Kit Kat, how does the Humane Society help local animal shelters?

Kit Kat: Well, the Humane Society (HSUS-Human Society of the United States) helps your local shelter in the following way. HSUS advocates for the local humane societies which are independently run and operated. The local shelters are really busy with the day-to-day job of caring for the many animals that come to their door each day. HSUS provides training, publications, and advice for them. Also, HSUS and its partner organization, , the Fund for Animals, direct care to both large and small animals at the Cleveland Amory Black Beauty Ranch in Texas, at 2 wildlife centers-- one in southern California and one in Cape Cod, Massachusetts-- and at a Rabbit Sanctuary in South Carolina.

If it were not for my parents, Andy and Maureen Hook, I and my 4 "sisters" (we all have different kitty mothers) could have ended up at a shelter. The care there is good, but after a certain number of days, if you're not adopted, they "put you to sleep." I enjoy life too much for that! I've got it made with the Hooks!

(Information taken from www.humanesociety.org, Dec. 9, 2011.)

Don't forget to click the "Like" button on our Facebook page for a chance to win great prizes!



Are you on LinkedIn? If so, connect with us, and you, too, can win great prizes!

Upcoming Events

- Andrew Hook is speaking to the Princess Anne Art Group on **October 9, 2012** on the topics of Estate Planning, Financial Planning and Long Term Care Planning. The Princess Anne Art Group is located at 2321 Santa Fe Drive in Virginia Beach, VA 23456.
- Andrew Hook is speaking on the subject of Elder Abuse at the Sullivan House on **October 17, 2012**. The Sullivan House is located at 2033 General Booth Blvd., Virginia Beach, VA 23454.
- Hook Law Center is presenting a Veterans Aid & Attendance Seminar on Wednesday, **October 24, 2012** at 2 p.m. at Leigh Hall, 890 Poplar Hall Drive, Norfolk, VA 23502. To R.S.V.P. for this seminar, please call 757-399-7506. For more information on other upcoming seminars, please visit hooklawcenter.com/resources/upcoming-seminars.html or call (757) 399-7506.

- Andrew Hook is speaking on the subject of the 2012 Tax Issues to the Virginia Society of Enrolled Agents on **October 25, 2012** in Richmond, VA.
- Montero Medical Missions is sponsoring the Health Fair For Veterans. The opening ceremonies will be held on Saturday, **October 27, 2012** at 9 a.m. at the Chesapeake Regional Medical Center, Lifestyle Building, 800 N. Battlefield Blvd., Chesapeake, VA 23320. The health fair will be held from 9 a.m. until 3 p.m. Veterans will receive assistance with their health care needs including ten screening stations. Future locations for the health fair will be announced at a later date.
- Andrew Hook is speaking at the Virginia BPRO (Benefits Program Organization) Fall Conference in Fredericksburg, VA on **October 31, 2012**. Our Benefit Program Specialist, Natalie Hale, will also be attending the Fall Conference.

Distribution of This Newsletter

Hook Law Center encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Hook Law Center, P.C. If you are interested in a free subscription to the *Hook Law Center News*, then please telephone us at 757-399-7506, e-mail us at mail@hooklawcenter.com or fax us at 757-397-1267.

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