

## Helping those who need Help

At Senior Solutions Consulting (SSC) our focus is on assisting families with crisis long term care planning. SSC started serving seniors in central Indiana, specializing in nursing home (Medicaid) and Veteran's benefits since 2000. Our firm has been acknowledged as a leader in nursing home and veteran's benefit planning. We opened our Florida office in 2016. SSC has secured nursing home benefits for over 1000 families and have assisted over 1500 veterans and spouses receive VA benefits.



*It was a very stressful time for me and I didn't know who to turn to for help. Wes and Matt were so helpful to me in many ways. They helped me make timely decisions in order to protect my mother's assets and to ensure that our family business issues were all in order. They really helped guide me on how to handle the overall situation. – Denise Goffinet*

## Why Use Senior Solutions Consulting?

### Team Approach

We often work closely with a client's existing legal and tax counsel, and when needed, engage our own retained counsel to assist with legal issues. When it comes to something as important as a parent's or family member's care, you should only work with the best... one with a proven success record.

### Dedication

As Indianapolis' only truly dedicated "Medicaid & VA" firm, gaining benefits is our only focus. You will experience complete satisfaction in our process and planning. This is all we do!

### Commitment

At SSC, we strive daily to quickly help families gain benefit approval. We work face to face with the local Medicaid and VA offices to ensure an accurate application process which results in quicker approvals.

### Value

Unlike other firms, our initial consultation is always free. Only after contracting with SSC is there a fee. Once engaged, we will work with our clients for life... never charging additional fees like most other firms. You pay us only once. Since you do not need an attorney to complete VA or Medicaid paperwork, why pay those high prices?

### Network

Our firm has created relationships with care facilities and providers in your area. Our experience and knowledge in the area of senior care allows us to recommend appropriate care solutions for our clients.

### Results

It can be difficult and frustrating to work with government agencies. It is common for us to have to resubmit information or reapply for benefits more than once. We meet with these agencies face-to-face as much as possible to gain favorable results. We don't stop until we get benefits.

*I am more than pleased with the work done for my mother by Wes, Matt and the entire Senior Solutions Consulting group. It's the best investment I have made in my role as her primary care giver. They were able to navigate the complexities of the approval process. Due to their expertise and services I am able to provide her with better care without the headaches and red tape of figuring out how to successfully ascertain benefits. – Jeff French*

## Serving Pinellas County Florida



**Kelli M. Kovak, RPh, MBA**  
Kelli has a proven executive management track record and brings over 30 years of experience in the healthcare and benefit space. She brings a plethora of knowledge in benefit optimization as well as supporting financial security. Kelli has family history of dedicated military service.



**Jeff Beck**  
With over 20 years of experience in the Bio-Pharmaceutical industry, Jeff brings his executive level experience and his passion for Seniors and Veterans to Senior Solutions. In fact, Senior Solutions helped Jeff's mother, a surviving spouse of a WWII veteran, qualify for the VA Aid and Attendance benefit.

## Senior Solutions Consulting, Inc. Florida Office

727-400-4070  
[www.SeniorSolutionsConsulting.com](http://www.SeniorSolutionsConsulting.com)

Senior  
Solutions  
Consulting  
INC.  
SPECIALIZING IN  
ASSET PROTECTION

## VA Benefits & Medicaid



*Protecting Assets &  
Creating Additional Income  
to Pay for Care.*



**WESLEY YOUNG  
PRINCIPAL**

The focus of my practice is in the area of Medicaid and Veterans Benefits. In the last 20 years I have helped over 2500 families receive nursing home and VA benefits.



**MATTHEW ALBEAN  
PRINCIPAL**

With over 30 years of experience in the financial services industry, Matt has assisted over 2000 families with their overall financial planning and investment needs.

He brings a vast amount of knowledge with strategies and products that are needed when assisting families with financial & estate planning.

**SUPPORT STAFF**

- Dedicated Medicaid Specialist
- Dedicated VA Specialist
- Dedicated Marketing/Community Outreach Specialist
- Dedicated On-Staff Attorney
- Recommended CPA Partner

A lifetime of savings can be lost to nursing home expenses quicker than you might think. With the cost of a nursing facility regularly reaching nearly \$100,000.00 per year, only a few people can afford to pay for care out of pocket for very long. Assisted living and in-home care options are less expensive, however, they can still put a large strain on a monthly budget. If you are concerned about the high costs associated with long term health care now or in the future, benefits are available to help with in home care, assisted living, and nursing home expenses.

**We Can Help!**

**Do not disqualify yourself!** Call us today for a free consultation. You don't want to miss out on benefits you could be receiving.

*Thank you Wesley and Matt for the great work you did in assisting us in gaining VA Aid & Attendance benefits for my parents. The funds you were able to help us obtain for mom and dad have relieved our stress concerning their rising nursing home costs. You provided us with such peace of mind!*  
— Janey Bennett



*Wesley and Matt have worked with my family for over two years assisting us with nursing home planning for our mother. They saw the plan through completion. I will definitely recommend them to my friends. — Jeff & Linda McLaughlin*

Senior Solutions Consulting is a proud supporter of community efforts.



Veteran's Honor Flight Sponsor



*Working with Senior Solutions was wonderful. They were able to protect all of my assets and assist with obtaining nursing home benefits for my wife.*  
— Paul Nicolucci



**Veteran's Aid & Attendance**

Most veterans who served during war time and their current or un-remarried, surviving spouses may be eligible for the VA Aid & Attendance benefit. There are a few qualification to gain benefits...let SSC complete the benefit planning and application process for you.

The current (2020) tax free monthly maximum benefits are:

- \$1,228.00 for a surviving spouse of a veteran.
- \$1,911.00 for a Veteran.
- \$2,266.00 for a Veteran and spouse.

**Facts:**

Average cost of nursing home care is \$98,916.00 annually. (2018)\*

Average cost of assisted living is \$52,620.00 annually. (2018)\*

Approximate percent of citizens with long term care insurance is less than 1%.\*

\*Source: Genworth 2018 Cost of Care Survey

**Myth Vs. Reality**

*Myth:* Veteran's benefits can take up to two years to be approved.

*Reality:* A well crafted, thoroughly completed and hand delivered application can regularly be approved within 3 to 5 months.

*Myth:* One had to be overseas fighting to qualify for benefits.

*Reality:* As long as a veteran was in active duty during a declared time of war, they can qualify.

*Myth:* I wasn't injured in the war, so I don't qualify.

*Reality:* Service connected injury or disability is not required.

*Myth:* My husband passed away, so I cannot qualify for the VA benefit.

*Reality:* As long as the veteran and spouse were married at the time of death, the spouse can qualify for VA benefits.

*Myth:* Medicaid can take my house, car, money, social security and all of my possessions.

*Reality:* There are several rules that allow for the protection of the majority of a person's assets. Don't be misled by misinformation and myths.

*Myth:* Medicaid is only for the poor.

*Reality:* This is a long established benefit program available to those who qualify. The rules allow for protection of the majority of assets.