

# Looking for Ways to Pay for Mom or Dad's Nursing Home?



The concern about the high costs associated with long-term care (in-home, assisted living or nursing home) is that the cost can reach over \$100,000 per year. Veterans and Medicaid Nursing Home Benefits may be the answer to your needs.

If mom or dad is a veteran, the VA Aid & Attendance benefit program can provide a tax-free monthly benefit. The 2017 VA annual benefit is up to:

- \$21,528 for a single veteran.
- \$25,516 for a married veteran and spouse.
- \$13,836 for a surviving spouse.

Contrary to many myths, there are only a few simple qualifications for this VA Benefit, such as:

- The veteran must have served during a time of declared war.

- The veteran must have been honorably discharged.
- There has to be a health issue/need with the veteran or spouse.
- They must have current or pending health expenses.

Don't hesitate to contact Senior Solutions for a free consultation to review the specifics of your circumstances and see if they might qualify.

If Mom or Dad is not a veteran, Nursing Home Benefits might be your answer.

These benefits can pay for most of the monthly cost of a nursing home facility, doctor co-pays, medications, dental, vision and other expenses. There are multiple facilities in and around your area that accept this form of benefit payment, several of which are less than a year old.

Don't be misled by negative "rumors" about Medicaid Nursing Home Benefits. There are several rules that allow for the protection of much of a Medicaid recipient's assets. And, due to federal HIPAA laws, private pay and Medicaid residents must receive the same level of care and service. Substandard care is prohibited by law ... period.

Senior Solutions Consulting is happy to meet and discuss your options at no charge. You can count on us to help you through the maze of forms and procedures to gain eligibility. Wouldn't it be easier to let a qualified company handle this entire process for you?

Call us today for your free consultation at a location that is convenient for you and your family. ■



*By Wesley Young  
Senior Solutions Consulting  
317-863-0213  
wyins@aol.com  
SeniorSolutions  
Consulting.com*