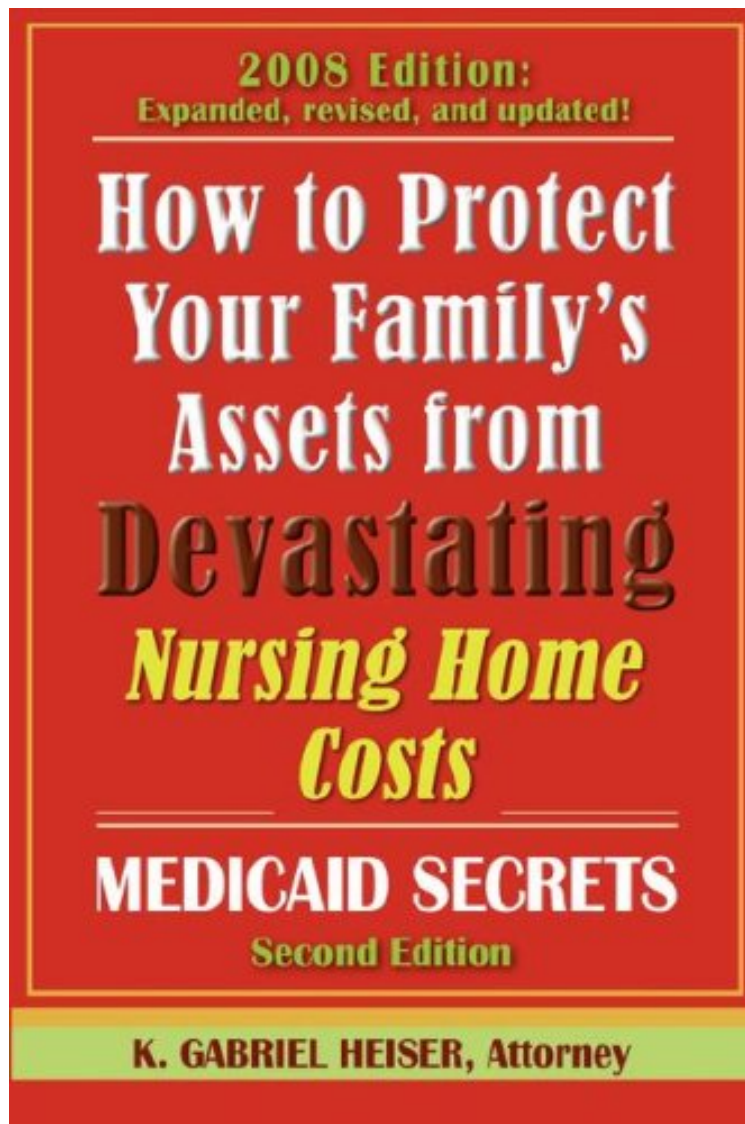


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## How to Protect Your Family's Assets from Devastating Nursing Home Costs: Medicaid Secrets (2nd Edition).

*K. Gabriel Heiser*

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CustomerThis is an excellent book on helping to protect your assets from nursing home costs.....but you'll still need an attorney that specializes in elder care. Be sure to read the reviews that are posted with this book....it's too much to go into with this note.1 of 1 people found the following review helpful. a Must read for married couples with significant assetsBy R BennettCan't help being complicated and a bit ambiguous, since the laws regulating Medicaid long term care qualifications are subject to many interpretations, and are administered by each individual state, whose rules dictate not only a variety of limits, but interpretations, as well. All in all, a pretty good primer for those who are married, and therefore must prepare for the probable expense of nursing home care, and the devastating fiscal consequences for those who don't understand the basic means to protect their assets from being rapidly depleted.2 of 2 people found the following review helpful. I will be the voice of the Elder.. Passing it on!!By BROWNTThis is a must read at any age.The information in this book is quite enlightening, who knew the hoops one needs to jump through at an elder age!! After educating myself, for my very own Mother, I've decided to be a voice for all those who sit silently and are unaware of the circumstances.

2017 Edition available! Be sure to purchase this updated version on Amazon.com to get all the changes in the laws and financial figures from the government.

"If you have been waiting for someone to sort through the new Medicaid law and publish an up-to-date resource, Heiser has done it for you in Medicaid Secrets." "Medicaid Secrets does an outstanding job of pointing out the issues and concerns important to clients who are or should be concerned about Medicaid eligibility. Medicaid Secrets contains a thorough Table of Contents and a comprehensive Index that readers can use to easily find specific topics. It also provides numerous examples that prove invaluable in explaining the concepts under discussion. In fact, the real-world examples, and their direct connection of Medicaid policies and concepts to real-life situations, provide the true value of the book and set it apart from other published articles on Medicaid. An additional fact sets this book apart from other published works: Medicaid Secrets is absolutely current. It includes the major changes in federal Medicaid law brought about by the Deficit Reduction Act of 2005, enacted February 8, 2006, and the later amendments enacted on December 20, 2006." -- The Colorado Lawyer (official publication of the Colorado Bar Association), April 2007"Well written, clear, easy to follow, and well organized..." "I have read your book and it is great! It is a perfect quick tour of Medicaid planning... I highly recommend it to anyone who needs to get quickly up to speed when the need arises because a friend or family member is facing nursing home expenses...or who wants to think ahead to that possible need. Lawyers can give it to clients to help them understand "the rules." Advisors don't need to fear this book will turn their paying clients into do-it-yourselfers, because almost every rule contains state-specific variations and this book does not cover those. So for clients and would-be clients, this book shows why they need the help of a pro. I especially appreciate the clear delineation between the forbidden and the permitted. It's well written, clear, easy to follow, and well organized. I found it very useful when helping a friend who has just entered a nursing home." -- Natalie B. Choate, nationally recognized attorney and America's leading speaker on retirement planning; author of Life and Death Planning for Retirement BenefitsFrom the PublisherThis book is written for the layperson, but includes sufficient detail to inform all but the most advanced elder law attorneys, as well. Many financial planners have found it a great resource to recommend to their clients, too. A great feature of this book are the numerous examples used to explain and show how the rules are applied to real-world situations. In addition, the case studies at the end of the book serve to pull together all the rules, really helping the reader understand the various options available to them. The 2008 Second Edition adds two new case studies, thoroughly updates all the figures used in the examples, revises several areas of the book to keep up with recent changes across the country, and adds five tables in the back showing the key financial figures that apply to each of the 50 states, vital information when doing any Medicaid planning.From the AuthorAfter 24 years of helping my clients save their family's money so a loved one could pay for the nursing home by qualifying for Medicaid, I decided to "spill the beans." Now everyone -- not just clients of high-priced lawyers -- can learn all the secret techniques to protect their hard-earned assets when a spouse or parent has to move into a nursing home. It is my sincere wish that anyone with a family member in a nursing home will be able to protect a good portion -- if not all -- of their life savings by following the advice in this book.