

Elder Law Strategies: **HOW TO KEEP MEDICAID FROM “TAKING IT ALL”**

Preserve your assets and income by using Medicaid’s technical rules *for you* instead of *against you*. By knowing the rules, you can protect yourself from future Medicaid (Title XIX) exposure and even stop current Medicaid asset depletion. Learn how to develop the optimal plan whether you face long term care down the road or right now. It’s never too late! Topics to be covered include:

- **converting exposed assets to exempt assets;**
 - **avoiding transfer-of-asset penalties;**
 - **irrevocable asset-protection trusts;**
 - **spousal protections; and**
 - **avoiding liens and estate recoveries.**

Danbury attorneys **Thomas E. Murphy and Michele F. Murphy, R.N., M.S.N, J.D.** have practiced Elder Law, Estate Planning and Probate law for over 50 years combined. Put their expertise to work for you!

Wednesday, November 14, 2018 12:00 PM

Newtown Senior Center 14 Riverside Road, Sandy Hook, CT

RSVP: (203) 270-4310

Lunch provided by Bethel Health Care and The Cascades Assisted Living

