

ELDER LAW STRATEGIES:

How To Keep Medicaid From “TAKING IT ALL”

Offered Through Ridgefield Continuing Education

Wednesday, March 27, 2019 from 6:30-8:00 PM
East Ridge Middle School in Ridgefield

Whether you are planning for your future long term care or confronting a loved one's current long term care, you can structure your legal documents, assets and income to use Medicaid's technical rules for you instead of against you. Some rules create opportunities that can be carried out over time, and others that can be implemented within a month. By knowing those rules, you can protect your assets and income 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. Topics to be covered include: asset and income limits, spousal protections, converting exposed assets to exempt assets, avoiding transfer-of-asset penalties, use of trusts and annuities, targeted spend-down, qualifying despite being over-asset or over-income, and avoiding liens and recoveries.

Attorney **Thomas E. Murphy** received his Bachelor of Science in Economics from the Wharton School of the University of Pennsylvania, followed by a career in corporate management. He then graduated *cum laude* from Pace University School of Law with a Juris Doctor degree and a Certificate in Health Law and Policy. Attorney **Michele F. Murphy, RN, MSN** earned her Bachelor of Science in Nursing from the University of Pennsylvania, her Master of Science in Nursing from Yale University, and her Juris Doctor from Pace University School of Law. Both Attorneys Murphy are also accredited attorneys with Veterans Affairs.

One session. Ninety minutes \$29 (\$22 for Ridgefield residents age 62 or older, or disabled) and \$15 for each additional family member (\$11 for Ridgefield residents age 62 or older, or disabled).

To register for this Elder Law Presentation: <http://www.ridgefieldschools.org/>

Directions: **East Ridge Middle School (10 East Ridge Road & Branchville Road – Route 102)** From Route 35 (Main Street) in Ridgefield, turn onto Route 102 (also called Branchville Road). Take the first left onto East Ridge (if you are coming up 102 from Route 7, take a right onto East Ridge a block before you reach Main Street). Take a right into the parking lot. Park as close to the left front door area as possible and enter at the left door near the cafeteria. All students must use this entrance. Room numbers and directions to rooms will be posted on the brick wall in the front entry area.