



Good Long Term Care - How to Find it, Get It, and Pay for It.: An Elder Law Attorney's Perspective

Mr. Carl B. Zacharia Esq.

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If you have a loved one with long term care needs, this book is for you. Written by an Elder Law Attorney with 20 years of experience, this book is was written to help people understand the complexities of the long term care field. The book discusses the choices of long term care residences, how to get care at home, the different type and levels of care. It also covers payment programs such as Medicare, Medicaid and Veterans Benefits. The section on Medicare explains how that coverage works and describes the limited extent of such coverage. The chapter on Veterans Benefits explains the requirements and how the Department of Veterans Benefits approves and disapproves benefits for Aid & Attendance for a veteran or the surviving spouse of a veteran. Most importantly, in the chapters discussing these payment benefit programs, the book informs the reader of the issues they must be aware of so as not to lose one' entire life savings. Medicaid is the foremost payer of long term care costs. It is and can be a wonderful benefit that lifts the burden from the family for the high costs of care. It can also cause tragedy for the uninformed. You may have heard of the family that lost their home or their life savings to the costs of long term care. Often times that can be minimized if not prevented altogether. The author shares with the reader the issues they need to be aware of and actions that they need to take to avoid tragedy. Being aware of actions you can take to avoid the consequences of being uninformed can be the difference between your entire life savings, and nothing. The book is not a replacement for an elder law attorney. It is intended to be a place where you can turn to better understand the long term care maze and protect yourself and your family. It is a must read for a married couple where one spouse needs, or may soon need long term care.

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