

# Long-Term Care Planning

*For estate planners, elder law practitioners and related professionals*

## Why attend?

Smart long-term care planning, whether done when there's time to plan or at a time of crisis, is critical to both maintaining a client's quality of life and protecting income and assets. Primary to effective planning are two decisions: housing strategy as one ages and a funding strategy for possible long-term care needs.

At one end of the funding spectrum are private pay strategies (including long-term care insurance) and at the other end is Medicaid planning. Some people choose to remain in their own home, while others choose other residential options. During estate planning and retirement planning, long-term care planning is all-too-often totally ignored. When this happens, any planning is then done in a crisis, limiting the client's options and perhaps even their ability to advocate for their wishes.

What should the advisor bring to the attention of healthy clients? What are all the funding options? How does a client's choice of retirement housing mitigate—or amplify—their risk of needing long-term care? Are reverse mortgages appropriate for funding long-term care? At what age and asset level should a client consider long-term care insurance?

## You will learn...

- ▶ The evolving landscape of long-term care options and funding
- ▶ Accessing and financing community care options
- ▶ The history of care options and their funding
- ▶ Historical trends and how to predict future options
- ▶ The differences between life planning and crisis long-term planning
- ▶ What long-term care planning means to your client
- ▶ Alternative housing options for elders including assisted living and retirement communities
- ▶ Coordinating care for elders—what professionals need to know

## Agenda and written materials

### ▶ Long-Term Care Insurance

Modern long-term care insurance has been around for almost thirty years. Learn how policies work, how to design a policy, and trends in coverage and reforms.

### ▶ Long-Term Care Options for Elders

Community-based and institutional care options; alternative housing

### ▶ MassHealth (Medicaid)

What care is covered, reimbursement levels, what happens to income, asset requirements, health requirements, waivers, and trends, planning when time to plan, and planning in crisis. Update on treatment of principal residence and annuities.

### ▶ "Ask the Experts" Q&A Session

## FACULTY

David F. Keefe III, CLU, Chair  
*Eagle Strategies LLC, Waltham*

Rebecca J. Benson, Esq.  
*Margolis & Bloom, LLP, Boston*

Emily B. Saltz  
*LICSW, Elder Resources, Newton Center*

## BOSTON

9 a.m. – 12 p.m.,  
Friday, February 26, 2010  
MCLE Conference Center,  
10 Winter Place, via Winter Street  
Program No. 2100097P01

2.75 Substantive Credits

## TUITION includes written materials

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 9 a.m. – 12 p.m.  
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