

The Silver Tsunami: An Overview of Paying for Long-Term Care *T. McCurdy*

Coming crisis in providing and paying for long-term care for our aging population
Range of housing and care options for seniors
Methods used to pay for housing and long-term care, including private pay, long-term care insurance, Medicaid, and VA benefits
Role of elder law lawyers, financial planners, geriatric care managers, and certified senior advisers

Long-Term Care Insurance and Hybrid Products *T. Schulze*

The challenges and evolution of traditional long-term care insurance
Hybrid life insurance with long-term care riders
Additional sources of long-term care coverage

Medicaid Eligibility and the Application Process *T. McCurdy*

Non-financial eligibility requirements
Income eligibility
Asset eligibility
Keeping millionaires off of Medicaid – the look back period and transfer penalties
Understanding the application process

Medicaid Planning Options *T. McCurdy*

Pre-need planning with irrevocable trusts
Permissible transfers that can be made without a transfer penalty
Purchase strategies to maximize the “spend-down” of assets
Payment strategies that avoid a transfer penalty
Methods to compensate children for providing care to their parents
Using Medicaid compliant annuities and promissory notes in Medicaid planning

Medicaid Planning for Married Couples - You Do Not Need to Get Divorced! *T. McCurdy*

Division of assets - how much can the community spouse keep?
Planning strategies to implement the division of assets
Using the monthly needs allowance to help your clients

Understanding Special Needs Trusts and ABLE Accounts *S. Tucker*

Benefits available to individuals with special needs
Types of special needs trusts and how they protect those benefits
Special needs trust administration to preserve benefits
ABLE accounts

Overview of VA Benefits for Long-Term Care *B. Quinn*

Overview of VA benefits and eligibility requirements
Significant changes to eligibility for “aid and attendance”
Planning strategies for veterans

Paying for Long-Term Care in Missouri
Live, Interactive Webinar - Wednesday, June 3, 2020

You’ll be able to:

Explore methods used to pay for long-term care for seniors, including Medicaid, private pay and long term care insurance.

Understand the challenges and evolution of traditional long-term care insurance, and consider hybrid life insurance.

Understand Medicaid eligibility and the application process.

Discuss Medicaid planning options, and identify drawbacks and penalties.

Understand benefits available to individuals with special needs.

HalfMoon Education Online Learning

Paying for Long-Term Care in Missouri

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Understand the coming crisis in providing and paying for long-term care and the role of various professionals in helping this aging population

Review eligibility rules for Medicaid and the application process

Discuss how seniors, married or unmarried, can protect significant assets through Medicaid planning

Consider ways to help clients with special needs through ABLE accounts and special needs trusts

Learn the latest insurance opportunities for protecting your clients

Outline methods to help veterans receive the benefits they have earned

Continuing Education Credits

Accountants	Attorneys
8.0 CPE Hours	8.0 Missouri CLE Hours



Timothy F. McCurdy is an elder law attorney who practices at Lashly & Baer in St. Louis. Mr. McCurdy helps seniors protect their life-savings while ensuring access to the health care they need. He is a board member of the Missouri Chapter of the National Academy of Elder Law Attorneys. Mr. McCurdy is a frequent presenter on elder law planning, and he focuses his practice on Medicaid eligibility and planning.

Timothy B. Schulze, CLTC, is the owner and senior financial and life insurance advisor at Pioneer Wealth Management. Mr. Schulze has attained his certification in long-term care by exhibiting proficiency in long-term care services, Medicare, Medicaid, veterans benefits, self-funding, and long-term care insurance.

Sheri J. Tucker is the founder and owner of Tucker Legal Services, LLC, where she practices in the areas of estate planning, elder law, and disability law needs. Ms. Tucker partners with The Down Syndrome Association of Greater St. Louis, giving to the organization each month to support families and individuals with disabilities. She is admitted to practice in Missouri and Arkansas, and before the United States District Court for the Eastern District of Missouri. Ms. Tucker is a member of the American Bar Association, the National Academy of Elder Law Attorneys, and The Missouri Bar. She earned her B.A. degree from Cameron University, her M.S. degree from East Central University, and her J.D. degree from the University of Arkansas.

Brian G. Quinn is the owner of Quinn Estate and Elder Law in St. Louis. He serves individual and business clients in a variety of legal matters, especially in the areas of estate planning, asset protection planning, Medicaid planning, VA benefits, and elder law. Mr. Quinn has assisted in the prosecution of hundreds of claims for government benefits, including veterans pension and Medicaid claims, on behalf of his clients. He has also assisted in training other attorneys throughout the United States in doing the same. Mr. Quinn is a recent president of the Missouri chapter of the National Academy of Elder Law Attorneys. he is a frequent lecturer on the areas of estate planning, asset protection planning, Medicaid planning, VA benefits, and elder law.

Seminar Information

Log into Webinar	Break
8:00 - 8:30 am CDT	12:15 - 1:15 pm CDT
Morning Session	Afternoon Session
8:30 am - 12:15 pm CDT	1:15 - 4:40 pm CDT

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