

Agenda

Introduction and Overview of the Seminar

M. Womer

Long Term Care Insurance Options

K. Peabody

Qualification and underwriting criteria
Reimbursement vs. indemnity LTCI policies
Long term care partnership policies; hybrid policies

Reverse Mortgages and Other Mortgage Options

S. Eastman

Types of reverse mortgages – features; qualification
Use of reverse mortgages to purchase a home
What happens when the last mortgagor vacates the home?

MaineCare Long Term Care and Residential Care

M. Womer

Asset and income limits; countable vs. noncountable
Spousal impoverishment; MaineCare recipient's cost of care

MaineCare Transfer Penalty and Estate Recovery

M. Womer

Lookback period; transfer penalty; calculation; exceptions
Payment of family members for caregiving
What is estate recovery and what "estate" does it apply to?
Exemptions and planning to avoid estate recovery

Proactive and Crisis Planning Techniques

M. Womer

Third-party and testamentary supplemental needs trusts
First-party special needs trusts, and pooled trusts
Spend-down strategies and priorities
Reverse half-a-loaf gifting
Medicaid-compliant annuities and promissory notes; gifting

Medicaid Asset Protection with Irrevocable Trusts

M. Womer

Grantor trusts vs. nongrantor trusts
MaineCare treatment of revocable trusts
Interested vs. independent trustees; distribution standards;
spendthrift provision; trust protectors and designators
IRC section 121 exclusion; "step-up of basis"; property tax

VA Pension and Veterans Asset Protection Trust

M. Womer

Very brief introduction to VA pension benefits and eligibility
Residence (grantor) trust and nongrantor trust for other assets

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MaineCare and Related Elder Law Planning Update 2020

Live, Interactive Webinar - Thursday, July 9, 2020

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Learning Objectives

You'll be able to:

Understand long-term care insurance options.

Explore reverse mortgages and other mortgage options.

Identify MaineCare benefits for long-term care and residential care.

Understand the MaineCare transfer penalty and the estate recovery program.

Understand Medicaid asset protection using irrevocable trusts.

Discuss VA pension benefits and Veterans Asset Protection Trust.



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Discuss MaineCare for long term care and residential care

Review Medicaid asset protection with irrevocable trusts

Explore reverse mortgages and other mortgage options

Examine MaineCare transfer penalty and estate recovery issues

Understand long term care insurance options

Consider a variety of proactive and crisis planning techniques

Outline VA pension benefits and veterans asset protection trust

Continuing Education Credits

Attorneys

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6.50 New Hampshire CLE Hours
8.00 New York CLE Hours
6.50 Vermont CLE Hours

Accountants

8.00 CPE Hours

**See inside for trust planning
and compliance webinars!**



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Faculty

Martin C. Womer is an elder law attorney based in Kennebunk at Maine Center for Elder Law, a practice of Perkins Thompson, P.A. In 2007, he founded the Maine Center for Elder Law, LLC, which merged with Perkins Thompson, P.A., in September 2019. Mr. Womer received his B.A. degree, *cum laude*, from Colby College (1975), majoring in Chemistry, and his J.D. degree from the University of Maine School of Law (1997). He began his career as a research chemist, then later worked in real estate and land conservation, and chaired the Rockport, Maine, planning board and comprehensive plan committee. After attending law school, he worked as a senior planner at the Maine Land Use Regulation Commission, and then entered private practice of law. Taking care of his mother after the death of his father exposed him to elder law, which has been his focus since 2002. Mr. Womer has served several times as the chair or co-chair of the Elder Law Section of the Maine State Bar Association, for which he has taught numerous seminars since 2003. For eight years, he taught the legal-technical portions of ElderCounsel, LLC’s, intensive three-day course for attorneys, “Elder Law Immersion and Practice Building Camp”. He is active in the National Academy of Elder Law Attorneys, which has published two of his articles in *NAELA News*. Mr. Womer has served on the faculty of regional and national elder law conferences, and he has taught seminars for attorneys and related professionals hosted by continuing education companies. He is accredited by the Department of Veterans Affairs (Veterans Administration).

Webinar Information

Log into Webinar 8:00 - 8:30 am EDT	Break 11:45 am - 12:45 pm EDT
Morning Session 8:30 - 11:45 am EDT	Afternoon Session 12:45 - 4:45 pm EDT

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Kerry Peabody, CLU, CLTC is a long term care, life & disability insurance agent with Clark Insurance in Portland, Maine. Mr. Peabody has specialized in long term care insurance and alternatives for nearly 25 years. He partners with attorneys and financial planners throughout New England, helping their clients to find affordable, practical solutions for the long term care dilemma.

Sharron Eastman is a reverse mortgage expert and owner of Big Horizon Mortgage and 207-REVERSE. She has helped Maine residents utilize reverse mortgage to complement their later life and retirement planning since 2003. Ms. Eastman has served the Maine Association of Mortgage Brokers board of directors as education and ethics chairperson, and she is a member of the National Reverse Mortgage Lenders Association. Her approved courses provide continuing education for realtors, financial planners, attorneys, and accountants across Maine. Ms. Eastman is an accomplished level 3 professional ski instructor, as well as an avid tennis and paddle tennis player. She can be reached at 207-REVERSE (207-738-3773) and www.207reverse.com and sse@bighorizonmortgage.com

Additional Webinars

Federal Fiduciary Income Tax Workshop
Tuesday, July 28 and Wednesday, July 29, 2020

- Income Taxation of Estates: Basic Concepts and Issues
- Income Taxation of Trusts: Basic Concepts and Issues
- Fundamental Fiduciary Tax and Accounting Concepts
- Income Reportable by Fiduciaries
- Deductions Available to Fiduciaries
- Tax Calculations, Credits, Payments and Special Rules
- Special Issues and Situations
- Sample Problems for Form 1041 Preparation

The Complete Trust Course
Wednesday, July 29, 2020

- Understanding Estate, Gift, Income and Trust Taxation
- Income and Generation-Skipping Transfer Tax Basics
- The Critical Role of Testamentary Trusts in the Estate Plan
- Irrevocable Trusts and the Basics

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Registration

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