

Agenda

Medicare Update C. Letsch

- Medicare basics
- Long-term care problem
- Part B enrollment
- Medicare Advantage

Recent Developments in Health Care, Long Term Care, and Payment Schemes C. Letsch

- Private pay sources for long term care
 - LTC insurance (How it works and how much you need)
 - Understanding qualification and benefits under the partnership program
 - LTC annuity (deferred and hybrid)
- The government alternative to private paying - Medicaid
 - The application process
 - Attribution process for married applicants
 - Supporting documentation
 - Communication with DHS

Unintentional Gifting: C. Letsch

Avoiding Probate May Disqualify You From Medicaid

- Adding children to your bank account
- Deeding real estate to children
- Life estate vs. right to occupy

Medicaid: Long-Term Care Planning, Estate Planning and Asset Transfers A. Hillers
G. Kenyon

- History of the Iowa Medicaid program
- Eligibility criteria
- Covered services
- Spousal impoverishment rules
- Transfer of asset rules
- Penalties and disqualification periods, transferee liability, exceptions

Financial Planning for the Elderly and Disabled A. Hillers
G. Kenyon

- Asset protection: estate planning considerations
- Exempt or excluded assets
- Using trusts and advanced planning techniques
- New legislative changes and potential problems

New and Expanded Restrictions on Medicaid Planning A. Hillers
G. Kenyon

- Viability of asset transfers
- Use of trusts
- Use of annuities
- Viability of Medicaid planning

Iowa Medicaid and Medicare Planning Update

Live, Interactive Webinar - Tuesday, November 17, 2020



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Learning Objectives

You'll be able to:

Discuss Medicare basics and Medicare advantage.

Understand the history of the Iowa Medicaid program and eligibility criteria.

Learn about Medicaid, the Medicaid application process, and actions that can lead to disqualification.

Explore private pay sources for long term care including LTC insurance and LTC annuities.

Discuss new and expanded restrictions on Medicaid planning.



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Explore Medicare coverage and exclusions

Review private pay options for long term care, including long term car insurance

Discuss Medicaid eligibility and benefits

Learn about unintentional gifting

Explore financial planning for the elderly and disabled

Discuss new and expanded restrictions on Medicaid planning

Continuing Education Credits

Iowa Attorneys
6.0 CLE Hours

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7.0 CPE Hours



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Faculty

Cynthia Letsch *Founder and Managing Attorney at Letsch Law Firm*
Ms. Letsch is an Iowa native who obtained her undergraduate degree at Southern Methodist University in Dallas, Texas and her J.D. degree from Drake University Law School in 1995, graduating from both universities with honors. She holds a certificate in Corporate Governance from Tulane University Law School. Her legal career includes private practice, teaching and course design at the university level, and serving as corporate counsel. Ms. Letsch’s current office opened in 2013, and the practice is limited to elder law, estate planning, and probate/trust administration. She is a frequent speaker on topics of Medicaid for the Elderly; Medicaid Financial Risk Management for Care Facilities, and fiduciary responsibilities of agents under powers of attorney, guardians, conservators, and trustees. Admitted to practice in Iowa, Nebraska, Missouri, and the Federal Southern District of Iowa, she is a member of the Iowa Bar Association Probate and Trust Section and Elder Law Section; the Dallas County Bar Association; Elder Counsel; NAELA; and the Missouri Bar Association.

Abigail Hillers *Attorney at Bradshaw Fowler Proctor & Fairgrave*
Ms. Hillers is an associate attorney working in Bradshaw Law Firm’s wills, trusts, estate planning and probate law practice area. She practiced law in Indiana before moving to Iowa in 2010. Prior to joining the Bradshaw Law Firm, Ms. Hillers worked as a wealth management and trust officer and general counsel for a local bank. She is a graduate of Valparaiso University Law School and is a member of the Iowa State Bar Association Elder Law Section Council.

Webinar Information

Log into Webinar 8:00 - 8:30 am CST	Break 11:25 - 11:55 am CST
Morning Session 8:30 - 11:25 am CST	Afternoon Session 11:55 am - 3:30 pm CST

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Greg Kenyon *Attorney and Shareholder at Bradshaw Fowler Proctor & Fairgrave*
Mr. Kenyon is an attorney and shareholder at Bradshaw Law Firm specializing in elder law and wills, trusts, estate planning and probate law. A graduate of Drake University Law School, Mr. Kenyon has been a frequent speaker for multiple decades in the areas of estates, trusts, elder law, Medicaid and long term care planning. He is a member of Buena Vista University’s President’s Advisory Council and has held leadership/member roles at many other organizations in Iowa. Mr. Kenyon is a member of the American Bar Association, Iowa State Bar Association, Lincoln Inne of Court, National Academy of Elder Law Attorneys, Polk County Bar Association, and The American College of Trust and Estate Council.

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