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Concerns Assessment

Please rate the following concerns with 1 being the lowest and 10 being the highest.

We will review your responses during our upcoming meeting. Thank you!

On a scale of 1-10 I am concerned about:

How to access and pay for care if I need it.	
Running out of money if I become ill and require significant care.	
Having no control over who provides care for me if I need it.	
Choosing the type of care I want and where I want to receive it.	
Leaving an inheritance to my loved ones, only to have it taken by a creditor.	
My children misusing the property or money I leave to them.	
Providing support to a loved one with a disability during my lifetime and after my death.	
Making sure my wishes about care and finances are carried out.	
Taking advantage of tax breaks where possible.	
Keeping the home in the family.	
Reducing the risk of conflict among family members.	
Treating each child/loved one equally.	



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Is a Long-Term Care Asset Protection Plan Right for Me?

Do you have concerns about:

- Running out of money if you (or your spouse) become ill and require significant care
- Having no control over who provides care for you if you need it
- Choosing the type of care you want and where you want to receive it
- Leaving an inheritance to your loved ones, only to have it taken by their creditors
- Your children misusing the property or money you leave to them
- Providing support to a loved one with a disability both during your lifetime and after your passing
- Making sure your wishes about care and your finances are carried out

If you answered yes to any of the questions above, we can help. A long-term care asset protection plan is not a one-size-fits-all set of documents. Each plan is designed based on your concerns, your desires, and your goals.

Contact Sowards Law Firm to learn more.



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Talking to clients about a Medicaid Asset Protection Trust

When appropriate:

The following suggestions are not an all-inclusive list, but are intended to encourage thought about potential situations where a Medi-Cal Asset Protection Trust might be used.

- Client or spouse has been diagnosed with a disease that will require long-term care in the future and may not have sufficient assets to pay for that care without running out of money.
- Client recognizes that long-term care costs could be an issue in the future and wants to take steps now to protect home and some other assets. Client understands that this trust would comply with state Medicaid/Medi-Cal requirements if needed in the future.
- Client is aging, and wants to make sure kids and/or their spouse is taken care of if client's health fails.
- Client is interested in protecting the home and other assets from the costs of long-term care, and wants to make sure anything left at client's death passes to loved ones.
- Client is not as concerned about creditors of their children and are fine with kids getting their inheritance outright.

Questions to ask the client:

- How important is it for you to make sure your long-term care needs are met?
- How important is it for you to have a say in what type of care you receive and from whom?
- On a scale of 1-10 (with 10 being the highest) how important is it for you to protect as much of your life savings, your home and other property during your lifetime?
- Are you aware of the probability that you will need long-term care in the future? (Provide statistics of the likelihood of client needing long-term care).
- Did you know it will cost \$8,000 to \$17,500 per month for that care?

- If we could protect your home, your life savings, and other property during your lifetime and after your death, would you be interested in doing so?
- How much would you like to protect?
- How soon would you like to protect your home and other assets? Our ultimate goal is to make it 30 months, therefore we will leave plenty outside the trust for you to live on during that time.