

GOOD NEWS AND BAD NEWS

 elderlawofkansas.com/medicare/good-news-and-bad-news/

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NEWSLETTER

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I have good news and bad news. The good news is that we are living longer. The bad news is that we are all living longer. And someone has to pay for it.

We will plan for vacations, dinner with friends or birthday parties but do we ever consider our future care needs?

Do you know a friend or family member who has spent time in a nursing home? Have you ever thought that your might end up spending time in a nursing home? Most people don't. They think it is going to happen to the other person.

So why should you be concerned? The Department of Health and Human Services estimates that 70% of all people over age 65 will need some type of long term care. 1 in 8 people over age 65 have Alzheimer's. Almost 2/3rds of Americans with Alzheimer's are women. This disease is the only one in the top 10 in America that cannot be prevented, cured or even slowed.

So what is the cost? Depending upon the type of long-term care is needed, \$7,000.00 a month is not unusual. And how do you pay for it? Contrary to the belief of most Seniors, one cannot rely on Medicare to pay. So your options are to pay from your own savings, social security, retirement, or long term care insurance. Or you could implement a legal plan to protect your home and savings.

What we do for our clients is to help them achieve their peace of mind. Not only do we draft estate plans to protect them, we also assist in preparing for long-term care and qualifying for Medicaid so that they don't go broke in doing so.

So if you would like to visit with us, please call to schedule a free half hour consultation to determine if we can help you achieve your peace of mind.

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