

## Elder Law

### Common Concerns

*"I don't want the nursing home to take all of my money."*

*"I don't want the government to take my house."*

*"My parents worked hard all their lives. I don't want them to lose all of their money now."*

### The Facts

- In Pennsylvania, the [average monthly cost](#) of a *private room* in a nursing home facility for 2024 is nearly \$12,000, or \$144,000 annually.
- There are [2.54 million](#) people aged 65 and older in Pennsylvania.
- Nearly [70%](#) of those turning aged 65 this year will require long-term care in their lifetimes.
- [Medicaid](#) can help, only for those who are medically and financially eligible.
- Without planning, an individual could quickly use up a lifetime of savings before qualifying.
- Gifts can affect Medicaid eligibility.
- [Transferring assets into a child's name](#) can create greater risks.
- Pennsylvania's Filial Support Law allows nursing homes to collect payment from a spouse or child.

### How We Can Help

- Knox Law can advise on *smart ways* to transfer assets and use other estate planning tools to effectively qualify for [Medicaid](#) and/or pay for nursing home costs.
- With the proper planning, we can typically protect *all* of a client's assets for their spouse.
- The best way to plan is to *start early*. The sooner a client starts to plan, the more assets can be preserved.
- We can help assess the benefits of [long-term care insurance](#).
- Assets can be protected even when an individual is [already in a nursing home](#) (or about to be).
- *No one-size-fits-all solution exists*: blended families, unexpected deaths, and other circumstances can complicate planning.
- Navigating long-term care costs is stressful. In addition to "know-how," our team has the *compassion* to help individuals and families plan for the future and gain peace of mind.

### About Us

The elder law attorneys and paralegals at Knox McLaughlin Gornall & Sennett, P.C. work every day to help individuals plan for their families' future. Our team is experienced in handling estate planning, as well as a

wide range of other elder law and elder care issues, most of which involve a complex system of governmental regulations.

But there are, of course, also practical issues to address while planning your estate, or that of an elderly parent. Those practical issues are unique to each client. Our team of attorneys and paralegals will work with you and your family to navigate the regulations and illuminate the issues so that you can be assured that your assets are preserved from long-term care costs. We can help you to establish family trusts, re-title assets, and use annuities to preserve and protect the wealth that you have taken a lifetime to earn.

We know that you have worked your whole career to provide for your family. Now is the time to make sure that your hard work continues to pay off so that you, your spouse, and your family can enjoy financial freedom long into the future.

## Tools We Use

Our team evaluates clients' situations to develop the best plan for each. Tools we often use include wills, powers of attorney, healthcare powers of attorney, a variety of trusts, and Medicaid annuities.

Other strategies we employ include asset planning and protection, asset transfers and title changes, disability planning, family/multi-generational estate planning, long-term care (nursing home) planning, and Social Security planning.

We also help clients determine their [Medicaid](#) eligibility, provide advice, and even help clients apply for Medicaid.

See our [frequently asked questions](#) for more information.

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