

THE SYSTEMS · FREE COMPANION TOOL

The benefits most families miss

There is real money and real help your family may qualify for — and most people find out too late, or never. This is the starter map for California: which doors to check, what to gather, and the one well-meant mistake that costs families the most. It's education, not advice — but it'll make you smart before you sit down with a professional.

01 The six doors worth checking

- ☐ **Medicare** — covers doctors and hospitals, but not long-term custodial care. Knowing that gap early saves painful surprises.
- ☐ **Medi-Cal** — California's Medicaid, and the real lifeline for long-term care. Eligibility turns on income and assets, and the rules are winnable with planning.
- ☐ **VA Aid & Attendance** — if your parent or their late spouse served, there may be a monthly benefit for care that most veterans' families never claim.
- ☐ **Social Security, SSDI & survivor benefits** — especially if your parent is widowed or was disabled before retirement age.
- ☐ **A long-term-care insurance policy** — if one exists, read it before you assume it's worthless. Benefits are often missed for lack of paperwork.
- ☐ **A pre-paid burial or final-expense policy** — many families paid into one years ago and forget it exists. Find it — and know a properly structured (irrevocable) burial fund is usually exempt from Medi-Cal's asset limits.

The one mistake that costs families the most

The 5-year look-back. Giving away money — or signing over the house — to “protect” it can disqualify them from Medi-Cal for years. Medi-Cal looks back 30 months at asset transfers, and the penalty can be brutal.

Do **not** move assets, add names to accounts, or transfer the home before you talk to an elder-law attorney. There are legal ways to protect the house in California — but the DIY version usually backfires.

Where Quality of Life Counts

Educational information from Senior Advocators Inc. It is not legal, financial, or tax advice, does not create an advisory relationship, and rules change and vary by state. Confirm your family's situation with a licensed elder-law attorney or benefits planner.

02 What to gather before you apply it moves faster with these in hand

- ☐ Their ID, Social Security card, and Medicare card
- ☐ Bank and financial statements — the last five years if you can Checking, savings, retirement, any account with their name on it.
- ☐ The property deed and any mortgage statement
- ☐ All insurance policies Life, long-term care, and any burial or final-expense policy.
- ☐ Proof of income Social Security, pension, and any other monthly source.
- ☐ Military discharge papers (DD-214), if your parent or their spouse served

03 Questions for the elder-law attorney or benefits planner

- 1 Given their income and assets, do they qualify now — or do we need a plan first?
- 2 How do we protect the home legally in California?
Ask specifically about the rules that apply while they're living and after.
- 3 If they have to "spend down," what's the smartest order to do it?
Some spending counts against them and some doesn't. This is where good advice pays for itself.
- 4 What benefits am I not thinking to ask about?

Where this gets specific to your parent's numbers

Whether they qualify, how to protect the house, and the right spend-down order all turn on their actual finances — and California's rules. **A consultation with Ginell Butler, MAASM, MSA** helps you map it and walk into the attorney's office ready, not lost. senioradvocators.org

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