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### **Medicaid Questions and Answers: Will Home Repair Payments From Mother Who Lives In My Home Be Treated By Medicaid As Gifts?**

**Question:** My mother deeded her house to my sister and me more than seven years ago, meaning that the transfer is beyond Medicaid's 5-year look-back period and should not affect my mother's eligibility for Medicaid benefits. My family moved into her home (which is now owned by my sister and me) approximately 4 years ago to

help her with her care needs and try to keep her in the home as long as possible (she has dementia). My question is this:

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## **Mar 2019 New Jersey Approves Assisted Suicide Law, Called the “Medical Aid in Dying for the Terminally Ill Act”**

The New Jersey legislature has passed a medical aid in dying bill which Governor Murphy has indicated he will sign.

The new law states that,

**[New Jersey] affirms the right of a qualified terminally ill patient, protected by appropriate safeguards, to obtain medication that the patient may choose to self-administer in order to bring about the patient’s humane and dignified death.**

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## **A Tax Break to Help Working Caregivers Pay for Day Care**

Paying for day care is one of the biggest expenses faced by working adults with young children, a dependent parent, or a child with a disability, but there is a tax credit available to help working caregivers defray the costs of day care.

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## **How to Deal With Student Loan Debt as You Age**

The number of older Americans with student loan debt – either theirs or someone else's -- is growing. Sadly, learning how to deal with this debt is now a fact of life for many seniors heading into retirement.

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## **How Parents Can Provide for a Caregiver Child**

Taking care of a parent can be a full-time job. Parents who want to compensate a child who takes on the burden of caregiving may do so in one of several ways.

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## **Using a Donor-Advised Fund May Be a Way to Get a Charitable Tax Break Under the New Tax Law**

Donor-advised funds are a growing trend in giving that may get more popular due to the new tax law.

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## **Protecting Your House After You Move Into a Nursing Home**

While you generally do not have to sell your home in order to qualify for Medicaid coverage of nursing home care, it is possible the state can file a claim against your house after you die, so you may want to take steps to protect your house.

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## **What a Good Long-Term Care Insurance Policy Should Include**

As long-term care costs continue to rise, long-term care insurance can help cover expenses, but long-term care insurance contracts are notoriously confusing. How do you figure out what is right for you?

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## **Costs of New Long-Term Care Insurance Policies Vary Considerably**

We've all heard the advice "It pays to shop around," but this has never been more true than with the current market for long-term care insurance.

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## **Guns and Dementia: Dealing With A Loved One's Firearms**

Having a loved one with dementia can be scary, but if you add in a firearm, it can also get dangerous. To prevent harm to both the individual with dementia and others, it is important to plan ahead for how to deal with any weapons.

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## **The Best and Worst States for Protection Against Elder Abuse**

The older the population gets, the greater the potential for elder abuse. States have laws in place designed to combat elder abuse, but some states are doing a better job than others.

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## **Understanding Medicare's Hospice Benefit**

Medicare's hospice benefit is one of the most comprehensive benefits and can be extremely helpful to both the terminally ill individual and his or her family, but it is little understood and underutilized.

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## Learn About Social Security's Online Tools

With the aging population becoming increasingly tech savvy, the Social Security Administration (SSA) has moved a lot of services online. From applying for Social Security benefits to replacing a card, the SSA has online tools to help.

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## IRS Issues Long-Term Care Premium Deductibility Limits for 2019

The Internal Revenue Service (IRS) is increasing the amount taxpayers can deduct from their 2019 income as a result of buying long-term care insurance.

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## Be Careful About Putting Only One Spouse's Name on a Reverse Mortgage

A recent case involving basketball star Caldwell Jones demonstrates the danger in having only one spouse's name on a reverse mortgage.

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## For First Time, Median Cost of Private Nursing Home Room Hits Six Figures in Annual Survey

The median cost of a private nursing home room in the United States increased to \$100,375 a year in 2018, up 3 percent from 2017, according to Genworth's annual Cost of Care survey.

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