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Disabled Applicant Incapable Of Accessing Bank Account But With Legal Authority To Do So Found Medicaid Ineligible

In August 1998, M.A., and her daughter, also named M.A., opened a bank account at Hudson United Bank, which is now TD Bank. M.A.'s daughter contributed all of the funds to the bank account. While both petitioner and her daughter each had a legal right to independently withdraw funds from the bank account,

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The Latest Information on Staffing Levels for Every Nursing Home in New Jersey

Staffing is perhaps the most important factor in a nursing home resident's quality of care and ability to live with dignity. Staffing is also widely considered to be the most important indicator of a nursing home's safety and quality. Unfortunately, inadequate nursing home staffing is a widespread and persistent problem.

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Medicaid's Gift to Children Who Help Parents Postpone Nursing Home Care

There are circumstances in which transferring a house will not result in a Medicaid penalty period, and one of those is if the Medicaid applicant transfers the house to a "caretaker child."

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New Rule Once Again Allows Nursing Home Arbitration Agreements

The Trump administration is officially rolling back a ban on the use of arbitration agreements by nursing homes, once again allowing nursing facilities to ask families to give up their right to sue over patient injuries or deaths.

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Reports Find Hospice Deficiencies Go Unaddressed

Hospice care is supposed to help terminally ill patients maintain their quality of life at the end of their life, but two new government reports find that serious problems in some hospices may be actually causing harm to hospice patients.

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Should You Sell Your Life Insurance Policy?

Older Americans with a life insurance policy that they no longer need have the option to sell the policy to investors. These transactions, called "life settlements," can bring in needed cash, but are they a good idea?

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How to Plan Your Funeral

Thinking about your funeral may not be fun, but planning ahead is helpful. It both lets your family know your wishes and assists them during a stressful time.

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A Final Retirement Account Distribution Must Still Be Made After Death

Federal law requires that after you reach age 70 1/2, you must begin withdrawing a minimum amount from your retirement accounts. But what if you die after age 70 1/2 and before all the account funds have been distributed?

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Medicare's Different Treatment of the Two Main Post-Hospital Care Options

Hospital patients who need additional care after being discharged from the hospital are usually sent to either an inpatient rehabilitation facility or a skilled nursing facility, and Medicare offers very different coverage for each.

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Tips on Creating an Estate Plan that Benefits a Child with Special Needs

Parents want their children to be taken care of after they die. But children with disabilities have increased financial and care needs, so ensuring their long-term welfare can be tricky.

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How to Fight a Nursing Home Discharge

Once a resident is settled in a nursing home, being told to leave can be very traumatic. Nursing homes are required to follow certain procedures before discharging a resident, so it is important to know your rights.

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Maximizing Social Security Survivor's Benefits

Social Security survivor's benefits provide a safety net to widows and widowers. But to get the most out of the benefit, you need to know the right time to claim.

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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

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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