
**PROTECTING YOUR
FAMILY'S ASSETS FROM
CATASTROPHIC
NURSING HOME COSTS**

The Law Offices of Donald D. Vanarelli has developed a significant expertise in the field of Elder Law, a legal specialty focusing on the special needs and legal problems of the elderly, the disabled and their families. For each client, the Law Firm develops a comprehensive long-term care plan designed to find, get and pay for quality long-term care, while protecting the family's assets from catastrophic care expenses and nursing home costs. These plans often require qualifying the family for needs-based public benefits, such as SSI and Medicaid, so that the client can pay for quality care and the spouse, children and other heirs are provided with adequate income and resources. Asset protection planning strategies which may involve the transfer of client resources are often used. Wills, Living Wills, Durable Powers of Attorney and Trusts are often employed. Long-term care insurance may be recommended. Guardianship and other court proceedings may be required.

**THE DEMAND FOR AND COST OF
LONG-TERM CARE IN NEW JERSEY**

Both the demand for and cost of long-term nursing care have risen dramatically in recent years. Statistics show that approximately 43% of the population aged 65 years and older will spend some time in a nursing home. The average length of

stay is 2.9 years. The cost of nursing home care in northern NJ is about \$8,000.00 per month, or about \$96,000.00 per year.

**FINANCING NURSING HOME
COSTS IN NEW JERSEY**

There are five (5) sources for financing nursing home costs in New Jersey:

(1) *Private Pay* – under private pay, the client or family pays the cost of nursing home care from personal savings. In the usual case, the client pays until he or she is impoverished, and then turns to Medicaid.

(2) *Nursing Home Insurance* – Fewer than 1% of nursing home residents are covered by long-term care insurance.

(3) *Medicaid* – the major source of funding for residents of long-term care facilities in NJ. Of the more than 44,000 residents in NJ nursing homes, more than 65% are on Medicaid.

(4) *Medicare*– under certain conditions, Medicare will pay for nursing home costs, but for a maximum of only 100 days of care.

(5) *Veterans Benefits*–The VA operates 3 nursing homes in NJ. Eligibility is restricted to veterans and their families.

**THE GOAL: ACCESS TO QUALITY
CARE AT AFFORDABLE COST**

Long-term care planning has a single goal for the client: access to quality care. This is an essential human need in every circumstance. Unfortunately, this need often goes unmet due to cost; long-term care is the most expensive health care cost. Often, there is no insurance or other

assistance available to help clients pay for long-term care. As a result, most clients use their personal savings until their assets have been depleted. They may then qualify for Medicaid and other needs-based public benefits. However, there are planning techniques available to accelerate eligibility for Medicaid and preserve assets for the spouse, family and other heirs. These techniques are used by the Law Firm to help clients obtain essential care.

**CREATING THE
LONG-TERM CARE PLAN**

A long-term care plan broadens the traditional estate plan to (1) provide for access to quality care for the client, his or her spouse, partner or dependents, and (2) develop a strategy to fund that care. Items which the Law Firm may consider and discuss in developing a client's long-term care plan are:

1. Detailed collection of client financial and family information;
2. Legal documents;
3. Evaluation of care needs;
4. Financial analysis;
5. Tax issues related to income, capital gains, the sale of real estate, etc.;
6. Client suitability for long-term care insurance;
7. The home;
8. Appropriateness of the client's current Medicare, Medigap and other health insurance coverage;
9. Client competency and ability to manage personal and financial affairs; and,
10. Strategies for accelerating eligibility for Medicaid and other needs-based public

FIRM PROFILE

The Law Firm of Donald D. Vanarelli provides a broad range of legal services for the elderly, the disabled and their families.

CERTIFIED ELDER LAW ATTORNEY

Mr. Vanarelli is certified as an Elder Law Attorney. Elder Law is the legal practice of representing older or disabled persons and their representatives in financing long-term medical care, nursing home issues, qualifying for Medicare, Medicaid and other public benefits, estate planning, trust administration, probate and guardianships.

LICENSED INSURANCE PRODUCER

Mr. Vanarelli is licensed to sell insurance products, annuities, and long-term care insurance in New Jersey. He has earned the designation "Certified in Long-Term Care".

REGISTERED GUARDIAN

Mr. Vanarelli is certified as a Registered Guardian (RG) by the Nat'l Guardianship Foundation. An RG serves as a private fiduciary by practicing as an agent under a power of attorney or guardian.

**CERTIFIED GUARDIAN AND COURT
EVALUATOR IN NEW YORK STATE**

Mr. Vanarelli is certified in New York State as a Guardian and Court Evaluator.

**APPROVED MEDIATOR BY THE
NEW JERSEY SUPREME COURT**

Mr. Vanarelli is approved by the New Jersey Supreme Court as a Mediator in civil, equity and probate litigation.

PRINCIPAL ATTORNEY



Donald D. Vanarelli has been a practicing attorney since 1983, admitted to practice law in New Jersey and New York. A graduate of Rutgers Law School, Don practices in areas of elder law, estate planning and

probate administration. Before becoming an attorney, Don worked for the Social Security Administration adjudicating claims for benefits under the Social Security, SSI, Medicare and Medicaid programs. Immediately after graduating law school, Don served as Law Clerk to Hon. Herbert S. Alterman, J.S.C., Superior Court, Passaic County. Don is board-certified as an Elder Law Attorney. He is also certified as a Registered Guardian, and practices as a professional fiduciary. He is approved as a mediator by the New Jersey Supreme Court. Don is a past Chairman of the Somerset County Elder Law Committee, and past Secretary of the New Jersey Chapter of the National Academy of Elder Law Attorneys. In addition, Don is a member of the New Jersey Bar's Elder Law Section, the Union County Elder Law Committee and the National Guardianship Association. Don is an accredited member of the NJ Association of Professional Mediators.

Don maintains offices at 242 St. Paul Street, Westfield, NJ 07090 Tel: (908) 232-7400. Don also meets with clients at other conference locations.

OUR COMMITMENT

- ◇ High Quality Legal Services
- ◇ Reasonable Rates
- ◇ Personal Attention to Each Client
- ◇ High Ethical Standards

STAFF MEMBERS

Donald D. Vanarelli, Esq.
Whitney W. Bremer, Esq.
Chen Li, Esq.
Marion Berkowitz, Office Mgr.
Ginny Morrissey, Paralegal
Kim Kennedy, Paralegal
Loretta Ceres, Secretary
Beth Thompson, Secretary

*Careful
Planning
Makes
A
Difference*

FIRM MISSION

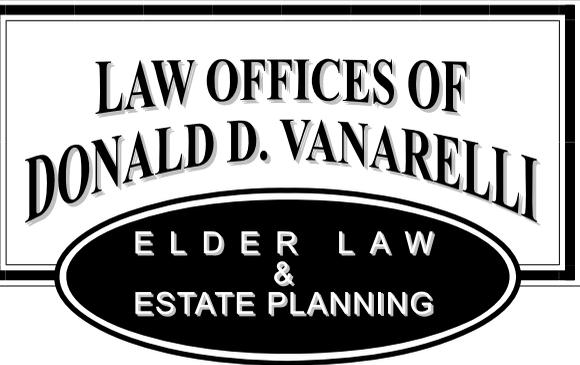
The Law Firm of Donald D. Vanarelli is devoted to helping seniors and the disabled find, get and pay for quality long term care, while preserving assets for family and others. We strive to provide elder law, estate planning and other legal services with the highest level of excellence in legal expertise, compassion and sensitivity. Through our publications and seminars, we educate other professionals and our client community about the legal needs of and resources available to seniors, the disabled and their families.

LAW OFFICES OF DONALD D. VANARELLI

242 St. Paul Street
Westfield, NJ 07090
Tel: (908) 232-7400
Fax: (908) 232-7214

EMAIL: dvanarelli@dvanarelli.com
Websites: dvanarelli.lawoffice.com and
elderlawanswers.com/attorney/vanarelli.html

*Other Conference Locations
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*Protecting Your
Family from the
Catastrophic Costs
of
Long-Term Medical
and
Nursing Home Care*