

## TLC MAINTENANCE

# POST

Keeping you up-to-date on Maintenance Member News.

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## WELCOME TO YOUR MAINTENANCE NEWSLETTER

What better way to welcome a new season than with your first issue of the TLC Maintenance Post! A special note from Doug:



Welcome to your first TLC Maintenance Newsletter! I hope all of you enjoyed your holiday season and are ready to “Spring” into all that 2018 has for you and your families!

My 2017 was filled with a lot of growth for Elder Advisors Law and precious time spent with family, friends and grandchildren!

The team and I really enjoyed our official launch of the TLC Maintenance Program on January 10<sup>th</sup>.

I hope you enjoyed the delicious lunch from Mocha Moment and I hope you took some time to tour the beautiful facility of Willowick Janesville and meet their incredible staff.

I wanted to remind you to make sure you contact our office to schedule those Annual Review Meetings!

As the year moves forward, those appointment spots will fill-up quick! Give us a call to get those scheduled!

We’re excited to help keep your Estate Plan current and effective!

My deepest thanks for continuing to choose Elder Advisors Law to serve you!

*-Doug*



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## MEET BECKY VIVIAN

Becky Vivian is your Client Services Coordinator at Elder Advisors Law! She is passionate about people and has been a great addition to our team! Prior to working at EAL, she worked in retail and banking for 7 years before heading into the mission field overseas.

Becky spent almost 2 years dedicated to the gypsy children in Romania. She learned the language and was able to help a 13-year-old read & write. She keeps in contact with him on a weekly basis and her goal is to visit him once a year.

**“ To everything,  
there is a season,  
a time for every  
purpose under  
heaven. ”  
Ecclesiastes 3:11**

Outside of Mission Work, Becky is also passionate about her family. She recently got married to her husband, Brentan, on the 65<sup>th</sup> wedding anniversary of her grandparents.

When she’s not at the office or spending time with her family, you can find her traveling with her Nikon D750 since photography and travel are some of her greatest hobbies.

She also enjoys writing and staying active. She loves adventure and is looking forward to what her and her husband have planned for 2018!



## -A NOTE FROM BEN- What is Medicaid?

Medicaid is a government benefit that pays for health care for the needy.

“The needy” means elderly, blind, or disabled people who fall into one of two groups. The first group can’t afford health care because they have very low income and no assets (called “categorically needy” in Medicaid lingo). The second group can’t afford health care because they have a monthly health care bill that is larger than their income (called “medically needy” in Medicaid lingo). This second group includes many middle-class seniors who, despite working and saving all their lives, simply can’t afford an \$8,000-\$10,000 nursing home bill every month.

That’s a simple summary of a complex program. Once you start getting into the details—like who counts as disabled or what counts as income—it gets complicated quickly.

### **It’s complex, but it can be explained.**

Medicaid is a complicated program, which is why it takes a legal education to fully understand its rules and operation.

But anybody can understand the basics of how Medicaid affects them and why, if it’s explained well. It upsets me that the people who receive Medicaid often never get an explanation they can understand.

There are lots of non-lawyers in the system—social workers, nursing home administrators, and the like—who know “the rules” and can tell you what they are. But few take the time or have the patience to help a needy person understand *why* the rules are what they are. Knowing why is important because the rules often feel unjust or counterintuitive.

I once had a client who talked to social workers for months before hiring me. She never understood why she was getting a bill for thousands of dollars each month when it was her husband on Medicaid—not until I took half an hour to draw her a picture (literally) and carefully explained how Medicaid determines how much money it will pay and how a married couple’s finances are intertwined in the calculation. Finally, it made sense to her. Imagine how much time and frustration could have been saved if someone had explained it like that at the beginning.

Of course, the social workers tried to tell her “the rules” many times—but they never explained the rules in a way that made sense. They were treating her like a child who just needed to accept what she was told.

That’s why we always take the time to explain and teach.

## Why is Medicaid so hard to understand?

What we generally call *Medicaid* is a system that involves federal, state, and county governments. In this system, the state enacts and administers a plan for “medical assistance.” The federal government provides money to pay for the medical assistance program—if the state meets certain requirements. The counties are the gatekeepers, the “boots on the ground.”

➤ Note: The terms *Medicaid*, *Title 19*, *Medical Assistance*, and *MA* are used interchangeably.

That means we have federal law, state law, county workers, and a large state administrative agency involved. In fact, the Wisconsin Department of Health Services has several sub-programs for Medicaid, muddying the waters further. These sub-programs, such as Family Care, Community Waivers, or Medicaid Deductible, are mostly about where you receive care—in a nursing home or in the community—and what benefits are available to you.

# COMING SOON

MAINTENANCE MEMBER WEBSITE

1

Maintenance Members have access to an exclusive website

2

The website will be password protected

3

Website will include special resources only available to our TLC members

4

Sign-up & Log-in details will be in the Summer TLC Maintenance Post

# ANNUAL REVIEW MEETING

Don't forget to schedule your 2018 annual review meeting to ensure your plan is current and still works how you need it to work if something happens to you or your family.

This is one of the most important benefits of the Maintenance Program! Schedule before December 1, 2018! Call our office at 608.371.7207 to schedule a time that works best for you!

In this meeting, you will discuss any changes in health, finances, beneficiaries, family and extended family. We will also go over any changes in law or document updates and funding verification of your trust(s).

Please remember to bring with you the most recent financial statements and other documents that support any changes that apply to you.

We'll see you soon!

THE BIRDS ARE CHIRPING. GREEN IS SPROUTING. NATURE IS COMING ALIVE AGAIN. THIS CAN ONLY MEAN ONE THING: SPRING IS ALMOST HERE! DON'T FORGET TO ADD REGISTRATION FOR THE MEMBER WEBSITE & SCHEDULING YOUR ANNUAL REVIEW MEETING TO YOUR TO-DO LIST!



“THERE ARE 2 TYPES OF PEOPLE IN THE WORLD. SOME THAT BRIGHTEN UP THE ROOM WHEN THEY WALK IN AND OTHERS WHEN THEY LEAVE.”  
TERRY BRIGHTENED UP THE ROOM WHEN HE WALKED IN.

## REMEMBERING TERRY

Tuesday, January 23<sup>rd</sup>, 2018 we received the news that Terry Burrington had passed away.

We would like to take this opportunity to remember Terry and thank him for his vision and passion that helped make Elder Advisors Law what it is today.

Terry was involved from the beginning of Elder Advisors Law. He was a man that had a heart of gold and would do anything for anybody – here at the office and everyone that knew him got to experience that first hand.

Terry & Doug shared a passion for Veterans. For the last 3 years, they sponsored and served our local veterans by putting on different Veteran Presentations and providing cake & ice cream at the Janesville Senior Center on Veterans Day. He honorably served in the US Coast Guard during the Vietnam Era. The US Coast Guard served a very important and unique role supporting other branches of our military. We find this very fitting as Terry was a very important and unique part of Elder Advisors Law. He will be greatly missed.



## KIRBY FAMILY RECIPE

NANNY'S  
HOMEMADE

ORANGE  
YEAST  
ROLLS

### NANNY'S FAMOUS ORANGE YEAST ROLLS

Serves: 12  
Cook Time: 25min

#### INGREDIENTS:

1 (1/4 ounce) package active dry yeast  
1/4 cup warm water  
1 cup warm milk (2%)  
1/4 cup shortening  
1/4 cup sugar  
1 tsp salt 1 egg, lightly beaten 3-1/2 to  
3-3/4 cups all-purpose flour

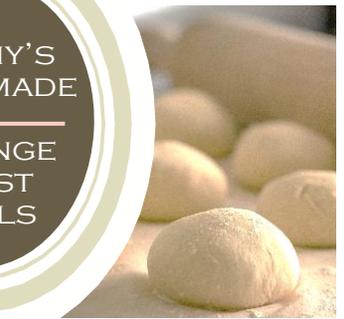
#### FILLING:

1 cup sugar  
1/2 cup butter, softened  
2 TB grated orange peel

#### GLAZE:

1 cup powdered sugar  
5-6 tsp butter, softened  
1/2 tsp lemon extract  
4 to 5 tsp 2% milk

1. Dissolve dry yeast and warm water in a large bowl. Add milk, shortening, sugar, salt, egg and 3 cups of flour. Beat until smooth. Stir in remaining flour, enough to form a soft dough.
2. On a lightly floured surface, knead dough for 6-8 minutes until smooth and elastic. Place in a greased bowl, turning to grease all sides. Cover dough and let rise in a warm place until doubled in size. Should take about 1 hour.
3. Meanwhile, in a small bowl, combine all filling ingredients; set aside until ready to use.
4. Punch dough down and roll into long rectangle. Spread your filling and roll up, starting with a long end. Cut into even pieces, about 12-14.
5. Place cut side down onto a greased 10x15 inch baking pan. Cover and let rise until doubled in size, about 45 minutes. Bake for 20-25 minutes at 375°. Always check during baking. Rolls should be light golden brown.
6. Combine the powdered sugar, butter, and extract in a small bowl. Add enough milk to achieve desired consistency; spread one while rolls are warm.



### AMBER'S NANNY

Born and raised in a rural small-town in Iowa, Amber's Nanny loved all things outdoors, gardening and baking.

Her orange yeast roll recipe became a family favorite! It was passed down to Amber's mother, Amber and now to all of you!

These rolls are a great addition to your Easter table or as a yummy breakfast side. Enjoy!

## THE WRAP-UP

We hope you enjoyed your first issue of the *TLC Maintenance Post!*

Here at Elder Advisors Law, we're all about family! If you want to refer those closest to you, we're here for them too!

Our passion is to educate...that's why we host free workshops to help you understand all your options before you pick a plan. We take the hands-on approach to helping you integrate your assets to work with your plan. We believe in flat fees, no more bills for your phone calls to us! We have the TLC Plan designed to help you keep your plan current with your ever-changing life and our ever-changing laws! Our business is built to engage you in the process and help you every step of the way!

Thanks for choosing Elder Advisors Law and being a part of our family!