

Linda has come to you because she can no longer support Frank (age 82) at home. She has found a nursing home which would be \$13,000/monthly in Howard County.

Their assets include:

Asset	Value
Joint brokerage account	\$170,000
Linda IRA	\$60,000
Residence in Silver Spring- Tenants By the Entirety	\$850,000
Joint Checking	\$40,000
One Vehicle	\$18,000
Household Furnishings	\$15,000

Monthly income:

Source	Amount
Frank Social Security	\$2,600
Frank Pension	\$1,900
Linda Social Security	\$1,400

Questions

1. Is Frank financially eligible for long-term care Medicaid?
2. What are the countable resources?
3. Are they over-resourced? If so, by how much?
4. What about Frank's income?
5. What about Linda's income?
6. What would you recommend to Linda (and Frank) immediately eligibility for Medicaid?
7. How would the analysis change if Linda finds a nursing home in Washington, DC

Hypothetical Two

Mike (56) and Jenny (52) have come to you because Jenny has been diagnosed with early Alzheimer's. Jenny qualified for disability in January 2023. They have two children age 28 and 12. Their adult child has his own child with cerebral palsy.

Their assets include:

Asset	Value
Mike's brokerage account	\$430,000
Jenny's TSP	\$220,000
Residence in Towson – Joint Trust	\$650,000

Asset	Value
Mike's Checking Balance at the end of the month	\$6,000
Jenny's Checking Balance at the end of the month	0
One Vehicle	\$28,000
Jenny has an art collection	\$70,000

Income

Source	Amount
Mike's annual income	\$220,000
Jenny's monthly income SSDI Benefit	\$2400.00

Jenny has long-term care insurance which they expect will begin to reimburse them in May 2026. They believe it will last for 3 years.

Mike and Jenny want to plan for Jenny's long-term care while maximizing their estate to plan for their descendants. They had created their current estate plan in 2001.

Questions

1. What recommendations do you have to pay for Jenny's future LTC needs?
2. Do you have any recommendations for the assets?
3. How would you change their current estate plan? Explain why you would make the choices.
4. Identify any pros or con to any proposed changes.

In 2029, Mike will return to your office telling you the nightmare he has lived for the last two years, with Jenny becoming more delusional and violent. He has missed many days from work because home care aides keep quitting. He is afraid that he is going to lose his job. He has found a nursing home that accepts difficult patients. Its private pay rate is \$17,000 and it accepts Medicaid.

You created a MAPT for them in 2026 and it holds the house and most of the assets except Jenny's TSP.

5. What are your recommendations for Mike.