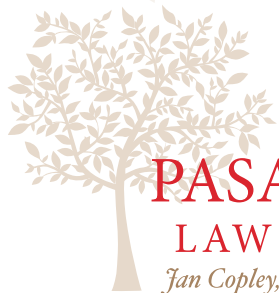


MEDI-CAL PLANNING



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1

PLANNING
AHEAD



2

PLANNING
NOW



3

FILING
APPLICATIONS



MEDI-CAL PLANNING

1

PLANNING AHEAD



This plan is for families who are not yet in a crisis situation, but who can see the many advantages of advance planning. Modern medicine and healthier lifestyles have greatly increased life expectancy. Unfortunately, many seniors now outlive their own ability to care for themselves. A large percentage will eventually need assisted living or nursing home care.

Advance planning ensures peace of mind, using techniques such as long-term care insurance, trusts, asset transfers, planned spend-down, and gifting to protect families both financially and emotionally.

\$8,500-\$12,000

2

PLANNING NOW



This plan is for a family facing an immediate crisis. Steps must be taken to ensure good care for an aging family member who can no longer live independently.

Methods must be found to preserve family assets from being consumed by nursing homes care costs, and qualify the family member for Medi-Cal assistance.

\$9,500-\$16,000

3

FILING APPLICATIONS



Medi-Cal Application (with prior planning)

\$4,970

Medi-Cal Application (without prior planning)

\$7,500