



Paying for Long Term Care



AN AUGUSTANA | ELIM AFFILIATION

Serving all by following One

Welcome & Introductions

Christine Drasher

Dementia Consultant
Marketing Director with Emerald Crest Communities



Shelly Krueger

Regional Director of Sales and Marketing



Craig McDaniels

Regional Director of Marketing – Senior Living



Serving all by
following One



Senior Housing Options

Independent Living

Assisted Living

Memory Care

Enhanced Care Suites

Respite

Long Term Care

Short Term Rehab

www.CassiaLife.org

Serving all by following One

Hospice

Grace Hospice

Minnesota Metro

(612) 238-0034

Guardian Angels † Elim

Buffalo · Elk River

(763) 241-0654

Home Care

Guardian Angels † Elim

Buffalo · Cambridge Elk River · Edina

(763) 241-0654

Pharmacy Services

A & E Pharmacy

1509 10th Ave S, Ste 16 Minneapolis, MN 55404

(612) 238-8615

Assistive Technologies

Cassia Learning Lab

32 Tenth Ave S, Suite 102 Hopkins, MN 55343

(952) 456-8796

(612) 554-2317 cell

Medical Supply

Elim Preferred Services

(763) 550-9486

Rehabilitation Therapies

Centrex Rehab

Minnesota, North Dakota, Colorado, Ohio

(952) 495-6000

Pro Rehab

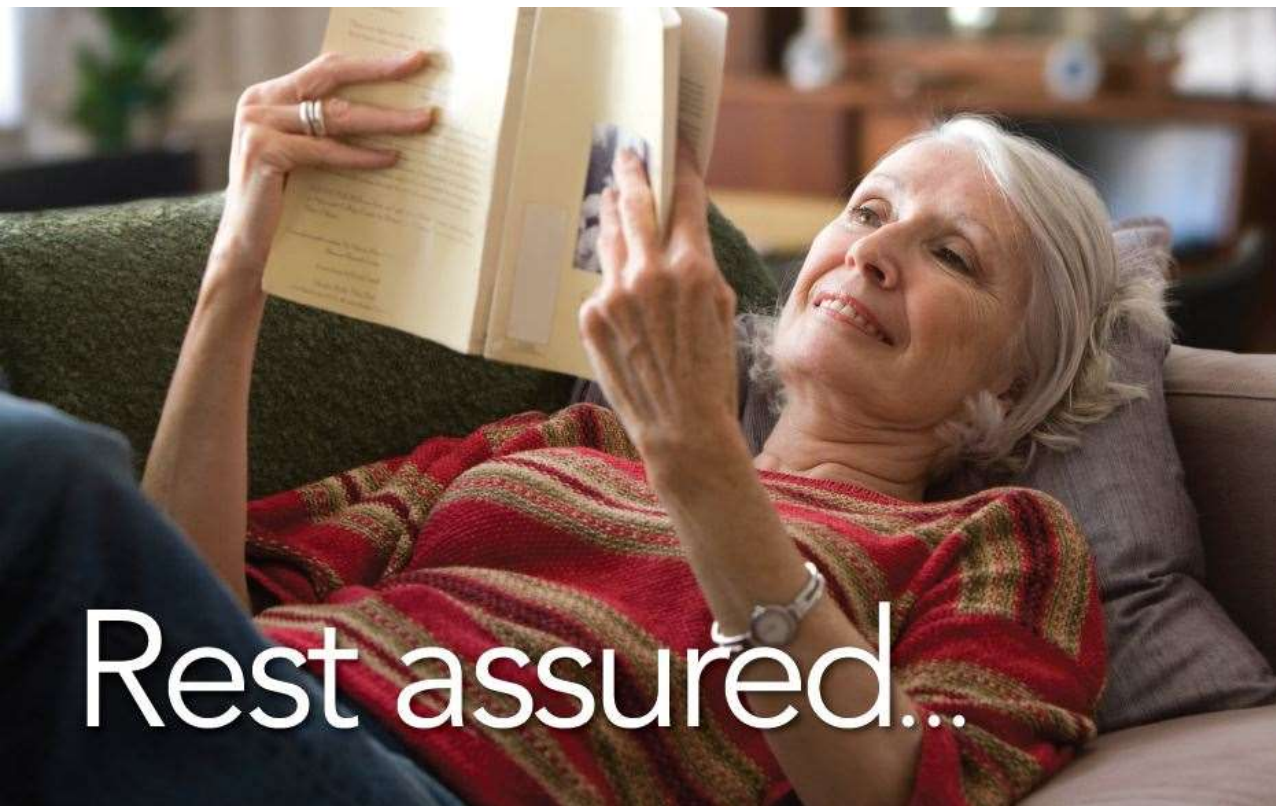
Minnesota, Iowa, North Dakota

(952) 955-2242



www.CassiaLife.org

Serving all by following One



Rest assured...

Call any of our communities to set up
a video tour for a safe virtual visit!

www.CassiaLife.org

...we've got this.

Cassia has a variety of payment options
for senior community living.

- HUD Section 8
- Elderly Waiver (EW)
- Group Residential Housing (GRH)
- Medicaid (MA MN specific)
- Private Pay

*Contact your **Cassia** community of choice to
discuss service fees and payment options



cassia

AN AUGUSTANA/ELIM AFFILIATION

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Cassia locations & contacts are listed at end of this presentation

PART I:
Estate Planning, Getting Your Legal House in Order

<http://augustanacare.org/get-know-us/blog/video-series-life-care-planning-education/>

This session will focus on the basics of estate planning including wills, trusts, powers of attorney and health Care directives, beneficiary designations and transfer on death provisions. Specific examples will be used to illustrate how to ensure you have a plan that will work!

PART III:
Veteran Benefits for Long Term Care
August 5th 10 am – 11:30 am

This session will cover medical benefits and long term care benefits for those who served and their surviving spouses. Even one day of service matters and may open the door to a host of benefits that can assist in your long term care plan! Topics include service-connected disabilities, access to the VA medical center, home and community services through the VA, pensions for assisted living and memory care and eligibility for the MN Veterans' Homes.

Registration is requested to participate in any of the Life Care Planning Sessions.
Please visit www.augustanacare.org/zoom-rsvp to register. After completing registration a confirmation email will be sent with instructions and link to sessions.



Speaker Intro – Mary Frances Price Long, Reher, Hanson & Price PA

Mary Frances Price is a shareholder at Long, Reher, Hanson & Price PA. She is a graduate of Mitchell Hamline College of Law and received her undergraduate degree from Purdue University in West Lafayette, Indiana. Mary Frances has been licensed to practice law since 2005 and has counseled and advised hundreds of clients on their estate and elder care plans. Mary Frances focuses her practice on serving individuals and families who are establishing an estate plan, revising an existing estate plan or dealing with the legal, medical and financial impacts of aging, chronic illness and disability. She has been accredited to practice before the Department of Veterans Affairs since 2008. Since that time, she has counseled and advised veterans and their families on accessing state and federal VA benefits. She is the author of the chapter on Veterans Benefits for the Elder Law Handbook published by Minnesota Continuing Legal Education since 2012. Accordingly, her peers have recognized her as a leader in planning for veteran's benefits.



PAYING FOR LONG TERM CARE: MEDICARE, MEDICAID, PRIVATE PAY AND LONG TERM CARE INS.

PRESENTED BY MARY FRANCES PRICE, VA ACCREDITED ELDER LAW ATTORNEY

LONG | REHER | HANSON | PRICE, P.A.

WWW.MNELDERLAW.COM

LONG, REHER, HANSON & PRICE, P.A.

WHAT IS LONG TERM CARE?

- **Long-term care is a range of services and supports you may need to meet your personal care needs. Most long-term care is not medical care, but rather assistance with the basic personal tasks of everyday life, sometimes called Activities of Daily Living (ADLs), such as:**
 - **Bathing**
 - **Dressing**
 - **Using the toilet**
 - **Transferring (to or from bed or chair)**
 - **Caring for incontinence**
 - **Eating**
 - Source: <https://longtermcare.acl.gov/the-basics/what-is-long-term-care.html>

HOW DO PEOPLE PAY FOR LONG TERM CARE:

- Medicare/Medicare Supplement
- Private Pay
- Long Term Care Insurance
- Veterans Benefits (*To be discussed August 5, 2020 at 10 AM*)
- Medicaid (known as Medical Assistance or “MA” in Minnesota)

MEDICARE

- **Most pay \$144.60/mo. Premium (for income under \$87,000 single or \$174,000 joint)**
- **Limited coverage for LTC services following a qualifying hospital stay**
- **Days 1-20 – full coverage**
- **Days 21-100 - \$176.00/day co-pay or coinsurance**



MEDICARE SUPPLEMENTAL INSURANCE

- Only pays when the service is covered by Medicare
- Reimbursement is highly regulated
- Days 21-100 – most plans will pay the \$170.50/day

LEGAL BASIS FOR MEDICAID

- Federal Law

- 42 U.S.C. §1396 et seq.
- First enacted in 1965 as an amendment to the Social Security Act of 1935

- State Law

- MINNESOTA STATUTES, CHAPTER 256B. *MEDICAL ASSISTANCE FOR NEEDY PERSONS*
- Minnesota Health Care Programs Manual:
http://hcopub.dhs.state.mn.us/epm/#t=index_1.htm

WHO PAYS FOR MEDICAID AND WHO ADMINISTERS IT?

- State and Federal Governments pay for Medicaid
- Each Individual State Administers the programs
 - Eligibility criteria may differ state to state
 - Waivers differ state to state

PROGRAMS ARE SEPARATED BY AGE OF APPLICANT

■ Under 65 Programs:

- CADI
- MA-EPD
- DD
- TBI

■ Over 65 Programs:

- MA-EW
- AC
- MA-EPD
- MA-LTC

PROGRAMS ARE ALSO SEPARATED BY WHERE THE PERSON IS LIVING

- In the “Community”
 - Community can mean house, condo, apartment, assisted living, memory care, group housing, co-ops and other non nursing home/hospital settings
 - Licensed as “Housing with Services Establishment” or HWS. Must be registered with DHS.
 - Separate Contract for Housing (Rental Agreement) and Services (Services Agreement)
 - Waiver Programs reimburse for services (not rent)
- Skilled Nursing Facility/Long Term Care Facility
 - Nursing Homes and other Long Term Care Facilities/Hospitals
 - Well developed body of Federal Law
 - Most expensive delivery of care
 - Rent and Services integrated into one per day rate based on Case Mix Classification

MA-EW ELIGIBILITY

Single Person

- Clinical Need
 - Determined by Assessment (MN Choices) administered through the county of residence
 - Screening valid for 60 days
- Financial Criteria
 - \$3,000 or less in available assets
 - Need for services exceed income

Married Person

- Clinical Need (same as single person)
- Financial Criteria
 - Applicant: \$3,000 in available assets
 - Well-spouse: \$128,640 in available assets (January 2020)
 - Exempt Assets

MA-EW CONTINUED

- Must make sure the facility will accept EW. Eligibility does not guarantee acceptance!
- EW reimburses for services.
- May also need to apply for Housing Supports (f.k.a GRH) to seek assistance with room and board if income is insufficient

MA-LTC ELIGIBILITY

Single Person

- Clinical Need by physician order
- Financial Criteria
 - \$3,000 or less in available assets

Married Person

- Clinical Need by physician order
- Financial Criteria
 - Applicant: \$3,000 in available assets
 - Well-spouse: \$126,420 in available assets (January 2019)
 - Exempt Assets

AVAILABLE ASSETS

- Anything that is not exempt including:
 - Checking, Savings, CDs, Bonds
 - Brokerage and Investment Accounts
 - All retirement accounts including 401(k), IRAs, SEP, Annuities...
 - Seasonal Properties
 - RV, Snowmobiles, Boats, More than 1 car
 - Life Insurance with Cash Surrender Value

EXEMPT ASSETS

- House with equity up to \$585,000 (for EW applicant must be living in the home. For LTC applicant must be able to return to the home within 6 months for exemption or must make reasonable efforts to sell within 6 months)
- One Car
- Prepaid Burial Plan
- Personal Property (Clothing, Jewelry, Personal Effects)
- Medicaid Qualifying Annuities
- Property in a Special Needs Trust

UNAVAILABLE ASSETS

- Expected inheritance or property tied up in a probate
- Co-interest in real property (jointly held real estate or contracts for deed where other owner refuses to sell)
- Property in a pending legal action

EXCEPTIONS

- 2 year Caregiver
- Disabled Child
- Sibling Co-owner
- Transfer to a spouse living in the house, child under age 21, or disabled child of any age
- Undue Hardship

GIFTS/TRANSFERS/GIVING SOMETHING AWAY FOR LESS THAN WHAT IT'S WORTH

- 5 year look back on gifts
- Assessed at the time of application
- 1 month penalty for every \$8,086 gifted/given/transferred
 - Example: Nursing home resident gives \$50,000 to a child and applies for MA → Penalty = 6.18 months

EXAMPLE I-SKILLED NURSING CARE

- Husband and Wife have:
 - House worth \$400,000
 - Cash and Investments of \$250,000
 - Life Insurance with cash value \$50,000
 - Income = Wife \$1000, Husband \$2500
 - Husband needs nursing care

EXAMPLE I

■ Assets

- Husband keeps \$3,000
- Wife keeps \$128,640
- Wife keeps house
- Spend down is available assets of \$300,000 – exempt assets \$131,640 = **\$168,360**

■ Income

- Husband keeps \$104 plus amount to cover Medicare Supplement
- Wife keeps all of her income plus she will get income from husband somewhere between \$1,031 and \$2,090 in addition to her \$1,000 per month.

EXAMPLE I- SPEND DOWN OPTIONS

- Spend down options:
 - Pay for care
 - Improvements to house
 - Upgrade vehicle
 - Prepay funerals
 - Annuity for Wife
 - Gifts? Generally No!

EXAMPLE 2-ASSISTED LIVING

- Husband and Wife have:
 - House worth \$400,000
 - Cash and Investments of \$250,000
 - Life Insurance with cash value \$50,000
 - Income = Wife \$1000, Husband \$2500
 - Husband needs assisted living

EXAMPLE 2

■ Assets

- Husband keeps \$3,000
- Wife keeps \$128,640
- Wife keeps house
- Spend down is available assets of \$300,000 – exempt assets \$131,640 = **\$168,360**

■ Income

- Husband keeps \$104 plus amount to cover Medicare Supplement
- Wife keeps all of her income plus she will get income from husband somewhere between \$1,031 and \$2,090 in addition to her \$1,000 per month BUT WIFE MUST ALSO PAY \$904 FOR ROOM AND BOARD FOR HUSBAND!

EXAMPLE 3-SKILLED NURSING CARE

- Husband and Wife have:
 - House worth \$400,000
 - Cash and Investments of \$70,000
 - Life Insurance with cash value \$50,000
 - Income = Wife \$1000, Husband \$2500
 - Husband needs nursing care

EXAMPLE 3-SKILLED NURSING CARE

- No spend down because assets are below \$131,640
- Best practice
 - Remove husband from title of house (usually but legal advice recommended)
 - Wife may consider updating her Will and beneficiary designations

LONG-TERM CARE INSURANCE

- Privately sold – may cover extended nursing home and/or home health care
- The Minnesota Department of Commerce keeps current information companies that may sell policies in Minnesota
- Have a full copy of your policy
- Know what your policy does/does not cover

LONG-TERM CARE INSURANCE

- Elimination Period
- Inflation Rider
- Facility Coverage

CLOSING

- Medical Assistance is complicated!
- The laws are continually changing and evolving.
- Every situation is different and basic advice may cause financial and legal harm.

THANK YOU AND QUESTIONS

- Mary Frances M. Price, VA Accredited Elder Law Attorney from **Long | Reher | Hanson | Price, P.A.**
- www.mnelderlaw.com
- Elder Law, Special Needs, VA Benefits and Estate Planning
- 5881 Cedar Lake Rd., St. Louis Park, MN 55416
- 952-929-0622 (ph)

**Handouts and CEU certificates will be emailed within 48 hours
(If you do not receive please email Christine.Drasher@cassialife.org)**

minnesota metro

Apple Valley

Apple Valley Campus	•	•	•	•	•	•	•	•	•	•	•
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Burnsville

Emerald Crest Burnsville				•				•	•		•
Regent at Burnsville	•	•	•	•				•			•

Eden Prairie

Elim Shores	•	•						•			•
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Hastings

Hastings Campus	•	•			•	•		•			•
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Hopkins

Chapel View	•	•			•	•		•	•		•
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Maple Plain

Bryant House Haven Homes		•			•	•		•			•
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Medina

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Minneapolis

Augustana	•	•	•	•	•	•		•	•		•
Heritage Park	•	•		•			•	•			•
St. Paul's Home Apartments	•							•			•
Signe Burckhardt Manor		•		•				•			•
Redeemer Health & Rehab Center					•	•		•	•	•	•

Mnetonka

Emerald Crest Minnetonka				•				•	•		•
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New Prague

Praha Village	•	•		•				•	•		•
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Plymouth

Cornerstone Assisted Living Memory Care	•	•		•				•	•		•
Parks' Place				•				•			•

minnesota metro

Richfield

The Pines	•	•	•					•	•		•
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Rosemount

The Rosemount	•	•	•	•				•	•		•
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St. Paul

New Harmony Care & Rehab Center						•	•		•	•	•
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Shakopee

Emerald Crest Shakopee				•				•	•		•
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Victoria

Emerald Crest Victoria				•				•	•		•
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greater minnesota

Buffalo

Lake Ridge Senior Living		•			•	•		•	•		•
Park View Senior Living		•		•	•	•	•	•	•		•

Dassel

Lakeside of Dassel	•	•			•	•		•			•
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Fergus Falls

Augustana Care Apartments Cardinal Homes	•										
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Milaca

Milaca Elim Senior Living		•			•	•		•	•		•
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Montevideo

Brookside Senior Living	•	•			•						•
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Moose Lake

Moose Lake Campus		•		•	•	•					•
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Princeton

Princeton Elim		•		•	•	•	•	•	•		•
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Rochester

River Bend Senior Living	•	•		•				•	•		•
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compassionate service to all people

Cassia, an Augustana/Elim affiliation, is a non-profit organization that provides housing, health care and community-based services to older generations and others in need. Our new name was inspired by a Biblical anointing oil and conveys our commitment to healing, wholeness and our quest for solutions that help those we serve to live well.

location guide

colorado

	Independent Living	Assisted Living	Care Suites	Memory Care	Long-Term Care	Short-Term Rehab	Adult Day Services	Hospice & Home Care	Respite Care	Children's Day Care	Spiritual Care
Eagle											
Castle Peak Senior Life & Rehabilitation		•		•	•	•		•	•		•
Evergreen											
Elk Run Assisted Living		•						•	•		•

florida

Oxford											
Trinity Springs		•		•				•	•		•

iowa

Cedar Rapids											
Stoney Point Meadows		•		•				•	•		•
Des Moines											
Valley View Village		•	•	•	•	•		•	•		•
Newton											
Newton Village		•	•	•	•	•		•			•

north dakota

Bismarck											
Prairie Pointe Baptist Health Care Center		•		•	•	•		•			•
Fargo											
Fargo Elim Senior Living		•		•	•			•	•	•	•

Many of our communities care for those with memory loss within our traditional long-term care settings.

greater minnesota

Buffalo, MN

Lake Ridge Senior Living:
Lake Ridge Assisted Living
310 Lake Blvd S
Buffalo, MN 55313
(763) 404-4604

Lake Ridge Care Center
310 Lake Blvd S
Buffalo, MN 55313
(763) 404-4600

Lakeside Oasis
310 Lake Blvd S
Buffalo, MN 55313
(763) 404-4608

Park View Senior Living:
Park View Adult
Day Center
613 Montrose Blvd
Buffalo, MN 55313
(763) 684-0803

Park Terrace Assisted
Living | Memory Care
613 Montrose Blvd
Buffalo, MN 55313
(763) 951-7859

Park View Care Center
200 Park Lane
Buffalo, MN 55313
(763) 682-1131

Dassel, MN

Lakeside Apartments
441 William Ave E
Dassel, MN 55325
(320) 275-1080

Lakeside Health
Care Center
439 William Ave E
Dassel, MN 55325
(320) 275-3308

Fergus Falls, MN

Augustana Apartments
of Fergus Falls
Cardinal Homes
308 S Mill Street
Fergus Falls, MN 56537
(218) 739-9506

Milaca, MN

Country Meadows
of Milaca
740 2nd Street SE
Milaca, MN 56353
(320) 983-6386

Milaca Elim Care & Rehab
730 2nd Street SE
Milaca, MN 56353
(320) 983-2185

Montevideo, MN

Brookside Senior Living
804 Benson Road
Montevideo, MN 55265
(320) 269-6506

Moose Lake, MN

Kenwood Place
4560 County Hwy 61
Moose Lake, MN 55767
(218) 351-9415

Oakview Assisted Living
300 Talbot Dr
Moose Lake, MN 55767
(218) 485-8779

Moose Lake Health &
Rehabilitation
710 S Kenwood Ave.
Moose Lake, MN 55767
(218) 351-9400

Princeton, MN

Elim Oasis Adult
Day Center
112 N 7th Ave
Princeton, MN 55371
(763) 631-1150

Caley House
104 S 8th Ave
Princeton, MN 55371
(763) 389-0424

Elim Care & Rehab Center
701 First Street
Princeton, MN 55371
(763) 389-1171

Rochester, MN

River Bend Senior Living
30 Silver Lake Place NW
Rochester, MN 55901
(507) 282-1550

colorado

Eagle, CO
Castle Peak Senior Life
& Rehabilitation
195 Freestone Road X5980
Eagle, CO 81631
(970) 989-2500
Evergreen, CO
Elk Run Assisted Living
31383 Frost Way
Evergreen, CO 80439
(303) 679-8777

florida

Oxford, FL
Trinity Springs
12120 Co Road 103
Oxford, FL 34484
(352) 633-4030

iowa

Cedar Rapids, IA
Stoney Point Meadows
1900 Stoney Point Road SW
Cedar Rapids, IA 52404
(319) 382-5080

Des Moines, IA
Valley View Village:
Cottage and Manor
Apartments
Village Assisted Living
Valley View Village
Health Center
2571 Guthrie Ave
Des Moines, IA 50317
(515) 265-2571

Newton, IA
Newton Village
Independent Living |
Assisted Living | Memory
Care | Skilled Care
110 N 5th Ave W
Newton, IA 50208
(641) 792-0115

north dakota

Bismarck, ND
Prairie Pointe
Assisted Living
3330 Nebraska Drive
Bismarck, ND 58503
(701) 401-5770
Baptist Health Care Center
3400 Nebraska Drive
Bismarck, ND 58503
(701) 223-3040

Fargo, ND

Pioneer House
3540 University Drive S
Fargo, ND 58104
(701) 271-1862
Elim Rehab & Care Center
3534 University Drive S
Fargo, ND 58104
(701) 271-1800
Elim Children's Center
3534 University Drive S
Fargo, ND 58104
(701) 271-1810

services

Hospice
Grace Hospice
Minnesota Metro
(612) 238-0034
Guardian Angels † Elim
Buffalo - Elk River
(763) 241-0654

Home Care
Guardian Angels † Elim
Buffalo - Cambridge
Elk River - Edina
(763) 241-0654

Pharmacy Services
A & E Pharmacy
1509 10th Ave S, Ste 16
Minneapolis, MN 55404
(612) 238-8615

Assistive Technologies
Cassia Learning Lab
32 Tenth Ave S, Suite 102
Hopkins, MN 55343
(952) 456-8796
(612) 554-2317 cell

Medical Supply
Elim Preferred Services
(763) 550-9486

Rehabilitation Therapies
Centrex Rehab
Minnesota, North Dakota,
Colorado, Ohio
(952) 495-6000

Pro Rehab
Minnesota, Iowa,
North Dakota
(952) 955-2242

minnesota metro

Apple Valley, MN
Apple Valley Villa
14610 Garrett Ave
Apple Valley, MN 55124
(952) 236-2600
Open Circle of Apple Valley
14610 Garrett Ave
Apple Valley, MN 55124
(952) 236-2524
Apple Valley Health &
Rehabilitation
14650 Garrett Ave
Apple Valley, MN 55124
(952) 236-2000

Burnsville, MN

Emerald Crest Burnsville
451 E Travelers Trail
Burnsville, MN 55337
(952) 908-2215

Regent at Burnsville
14500 Regent Lane
Burnsville, MN 55306
(952) 898-1910

Eden Prairie, MN

Elim Shores
7900 Timber Lake Drive
Eden Prairie, MN 55347
(952) 934-3005

Hastings, MN

Park Ridge Senior Living
901 W 16th Street
Hastings, MN 55033
(651) 480-6300

Hastings Health &
Rehabilitation
930 W 16th Street
Hastings, MN 55033
(651) 437-6176

Hopkins, MN

Chapel View Senior Living
605 Minnetonka Mills Road
Hopkins, MN 55343
(952) 938-2456
Chapel View Care Center
615 Minnetonka Mills Road
Hopkins, MN 55343
(952) 938-2761
Open Circle of Hopkins
34 10th Ave S
Hopkins, MN 55343
(952) 935-8143

Maple Plain, MN

Bryant House
5515 Bryant Street
Maple Plain, MN 55359
(763) 479-3655

Haven Homes
1520 Wyman Ave
Maple Plain, MN 55359
(763) 479-1993

Medina, MN

Okalee of Medina
102 Okalee Lane
Medina, MN 55340
(763) 296-2020
Coming Soon

Minneapolis, MN

Augustana Apartments
1510 11th Ave S
Minneapolis, MN 55404
(612) 238-5555

Augustana Health Care
Center
1007 E 14th Street
Minneapolis, MN 55404
(612) 238-5000

Heritage Park:
Heritage Commons at
Pond's Edge
350 Van White Memorial
Bldg
Minneapolis, MN 55405
(612) 759-3592
Open Circle of
Heritage Park
1015 4th Ave N
Minneapolis, MN 55405
(612) 843-4940
Thomas T. Feeney Manor
901 N 4th Ave
Minneapolis, MN 55411
(612) 843-4923

St. Paul's Home Apartments
2735 15th Ave S
Minneapolis, MN 55407
(612) 721-1386

Signe Burckhardt Manor
2533 1st Ave S
Minneapolis, MN 55404
(612) 821-2191

Grandma's House
Children's Center
625 W 31st Street
Minneapolis, MN 55408
(612) 455-4113
Redeemer Health &
Rehab Center
625 W 31st Street
Minneapolis, MN 55408
(612) 827-2555

Minnetonka, MN
Emerald Crest Minnetonka
13401 Lake Street Extension
Minnetonka, MN 55305
(952) 908-2215

New Prague, MN
Praha Village
1100 1st Street SE
New Prague, MN 56071
(952) 495-6530

Plymouth, MN

Cornerstone Assisted
Living | Memory Care
3750 Lawndale Lane N
Plymouth, MN 55446
(763) 550-0333

Parks' Place
18040 Medina Road
Plymouth, MN 55446
(763) 710-8484
Coming Soon

Richfield, MN

The Pines
400 W 67th Street
Richfield, MN 55423
(612) 861-3331

Rosemount, MN

The Rosemount
14344 Cameo Ave
Rosemount, MN 55068
(651) 322-4222

Saint Paul, MN

New Harmony Care &
Rehab Center
135 Geranium Ave E
St. Paul, MN 55117
(651) 488-6658

Shakopee, MN

Emerald Crest Shakopee
1855 10th Ave W
Shakopee, MN 55379
(952) 908-2215

Victoria, MN

Emerald Crest Victoria
8150 Bavaria Road
Victoria, MN 55386
(952) 908-2215

 **cassia**
AN AUGUSTANA/ELIM AFFILIATION
Serving all by following One

7171 Ohms Lane, Edina, Minnesota 55439 | 612-238-5101 | communication@CassiaLife.org | CassiaLife.org

