



NORTHWOODS LAW GROUP, P.A.

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Together, We Are Able.

TOP TEN THINGS TO DISCUSS WITH AN ELDER LAW ATTORNEY

1. ESTATE PLANNING

- What Happens to Your Estate at Death
 - Who's in Charge?
 - Personal Representative, Guardian of Minors, Trustee, etc.
 - Probate or Non-Probate?
 - Titling of Assets
 - Will? Trust? Both? Neither?
 - Beneficiary Designations
 - Tax Issues
 - Estate Taxes
 - Gift Taxes
 - Capital Gains
 - Fiduciary Taxes
 - Income Taxes on Retirement Assets
- Probate/Trust Administration
- Litigation

2. DISABILITY/INCAPACITY PLANNING

- Financial Matters
 - Informal Arrangements
 - Ownership Arrangements
 - Power(s) of Attorney
 - Trusts
 - Conservatorship (*see #9, below*)
- Health Care/Personal Matters
 - Health Care Directives
 - Guardianship (*see #9, below*)

3. LONG-TERM CARE PLANNING

- Payment Sources for Long-Term Care
 - Private Pay
 - Long-Term Care Insurance
 - Reverse Mortgage
 - Medicare
 - Veterans Benefits (*see #4, below*)
 - Medical Assistance (*see #5, below*)
- Housing Options
 - Services/Supports to Stay at Home
 - Long-Term Care/Nursing Home
 - Residential Care Home
 - Assisted Living
 - Independent Living
 - Continuing Care Retirement Community
 - Group/Foster Home
 - Moving In with Children (and Vice Versa)
- Pooled Trusts
- Special Needs Trusts

4. VETERANS BENEFITS

- Low-Income Pension
- Service-Connected Disability Compensation
- Aid and Attendance/Housebound Benefits
- Extended Care and Rehabilitation
- VA-Contract Nursing Homes
- Minnesota Veterans Homes

5. MEDICAL ASSISTANCE

- Assets
- Income
- Spousal Impoverishment Rules

- Transfers
- Hardship Waiver
- Liens and Estate-Recovery
- Appeals

6. PLANNING FOR A DISABLED CHILD

- Standby/Temporary Custodian
- Supplemental Needs Trusts
- Guardianship/Conservatorship (*see #9, below*)
- Housing Options (*see #3, above*)
- Public Benefits Eligibility
 - Social Security Disability Income
 - Supplemental Security Income
 - Medicare
 - Medical Assistance
 - Group Residential Housing
 - Home- and Community-Based Programs

7. MAINTAINING INDEPENDENCE/QUALITY OF LIFE

- Staying Physically Active/Socially Connected
- Home Modifications
- In-Home Supports and Services
- Avoiding Crime, Fraud, Exploitation, and Abuse
- Fall-Prevention

8. GRANDPARENT/RELATIVE CUSTODY

- Interested Third-Party Custody
- De-Facto Custody

9. GUARDIANSHIP/CONSERVATORSHIP

- Evaluation of Less Restrictive Alternatives
- Accounting/Reporting Requirements
- Safeguarding Against Fraud/Abuse

10. CONNECTING TO RESOURCES

RESOURCE TYPE	NOTES
Geriatric Care Managers	
Community Education	
Physical Therapists	
Reverse Mortgage	
Accountants/Tax Advisors	
Support Groups	
Professional Fiduciaries	
Daily Money Managers	
In-Home Service Providers	
Moving/Packing Companies	
Long-Term Care Insurance	
In-Home Health Care Providers	
Social Workers	
Mental Health Referrals	
Veterans Service Organizations	