

# ELDER LAW REPORT



**BRUMBAUGH**  
LAW FIRM

ELDER CARE AND ESTATE PLANNING  
COMPASSIONATE • DEDICATED • KNOWLEDGEABLE

*We believe the right information with the right education empowers people to become more aware of their options to create a better future.*

A Quarterly Newsletter from Brumbaugh Law Firm

3rd Quarter 2024 | VOLUME 38

*REGISTER FOR  
OUR SEMINARS!*

Is it possible that someday  
you or a loved one will  
live in a nursing home?

Maybe not... but why not  
prepare financially!

**July 9, 2024**

2 pm & 6 pm, Vermilion

**August 13, 2024**

2 pm & 6 pm, Sandusky



more seminars & events:

**[brumbaughelderlaw.com](http://brumbaughelderlaw.com)**

One of the biggest fears that many people have today is the fear of having their life savings wiped out if they end up in a nursing home. Whether you or a family member is in a crisis or not, it is important that you understand what you can do to protect your hard-earned assets!

**REGISTER ONLINE TODAY!**



Visit our website for  
information, future  
webinars and resources



**[brumbaughelderlaw.com](http://brumbaughelderlaw.com)**

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## NAVIGATING MEDICAID APPLICATIONS FOR NURSING HOMES: WHY WORKING WITH AN ELDER LAW FIRM IS ESSENTIAL



It is amazing to me the stories I hear on a daily basis of families trying to navigate the system of nursing home Medicaid on their own. First, they spent time caring for a loved one, someone who has gradually needed more and more care, and then they made the difficult decision to place their loved one in a nursing home. The next step is making that payment of \$6500 - \$11,000 per month, depending on the facility. They are watching their loved one's assets decrease quickly and are wondering: "who will pay this bill when the money is gone?"

The family member is often told "apply for Medicaid", so they do. But then they are overwhelmed with

*(continued on next page)*

getting bank statements, finding all the assets and accessing them. Maybe their loved one has "excess income" and they don't know what to do. All they know is each month that goes by, more money is gone. When faced with the daunting task of applying for Medicaid to cover nursing home expenses for a loved one, the process can seem overwhelming. Many families attempt to navigate the complex application process on their own, only to encounter unexpected challenges and pitfalls along the way.

Recently, we had a family purchase property and not know how to get a new deed – that was enough for

*Brumbaugh Elder Law Report is written to inform and entertain our clients, referral sources and friends. This is not legal advice. If you need help for your specific situation, you should call The Brumbaugh Law Firm at 419.626.0684.*

# WE ARE HOSTING NEW PROFESSIONAL NETWORKING EVENTS

*We are delighted to host a new networking event designed exclusively for professionals. This event is an excellent opportunity to connect with fellow professionals, share expertise, and explore potential collaborations.*

***Our goal is to create a platform for professionals to build meaningful connections that can lead to the exchange of services, assistance to clients, and the establishment of valuable partnerships. These events are held every other month on the 4<sup>th</sup> Thursday at Sandusky Yacht Club at 5:30 pm.***

**THE NEXT NETWORKING EVENT IS THURSDAY, AUGUST 22**

## COMPASS POINT SENIOR ENRICHMENT CENTER

The new Compass Point Senior Enrichment Center Adult Day Services offers help and support to aging population, support for families that are trying to keep their loved ones at home to age in place. Also giving them a much-needed break from caregiving. The program is designed to keep participants minds and physical abilities intact for as long as possible, and to help slow the progression

of Alzheimer's or dementia. The program offers medical oversight for all aging population 55yrs and older who need oversight due to medical conditions that require assistance. We provide medication administration, personal care such as toileting or showering, engaging activities, and building relationships with other seniors their age. Helping them to continue to feel like they are a part of the community.



**OUR STAFF WATCHED  
AND ENJOYED THE  
TOTAL ECLIPSE  
TOGETHER IN APRIL**

## STAFF ANNIVERSARIES

**Jody Patynko**  
May 1 – 1 year

**Seth Arcillas**  
May 23 – 2 years

## STAFF BIRTHDAYS

**4/10:** Candace Daly

**8/10:** Suz Nieset

**9/6:** Amanda Fitzthum

## WILL YOU GIVE US A GOOGLE OR FACEBOOK REVIEW?

If you would like to share your experience with Brumbaugh Law Firm through a Google Review and/or Facebook Review we would be most appreciative! These digital word-of-mouth recommendations make an impact on other people looking for our elder law services. In fact, people often trust Google Reviews just as much as personal recommendations from friends and family members.

**Please scan the QR codes  
with your smartphone and  
share your reviews and experiences!**



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# flowers

ORCHID  
TULIP  
CORNFLOWER  
DAFFODIL  
HYDRANGEA  
SUNFLOWER  
PETUNIA  
DAHLIA  
MARIGOLD  
ASTER  
ZINNIA  
POPPY  
CHRYSANTHEMUM  
BEGONIA  
IRIS

U	I	D	L	I	D	O	F	F	A	D	D	I	N
C	O	R	N	F	L	O	W	E	R	R	S	C	T
B	M	A	R	I	G	O	L	D	A	E	N	H	E
N	E	E	Y	P	P	O	P	E	H	W	A	R	L
S	O	G	H	P	Y	L	G	V	D	O	P	Y	O
F	U	H	O	S	E	N	I	A	A	L	D	S	I
A	T	C	N	N	A	T	I	L	E	F	R	A	V
I	L	A	O	R	I	S	U	C	Y	N	A	N	T
S	P	S	D	R	Y	A	D	N	C	U	G	T	U
E	S	Y	O	R	C	H	I	D	I	S	O	H	L
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R	P	T	D	A	H	L	I	A	E	O	L	M	P
F	S	I	R	I	S	T	R	O	S	E	D	U	N
A	A	A	I	N	N	I	Z	R	L	C	S	M	U

LILY  
ROSE  
SNAPDRAGON

FREESIA  
VIOLET  
PANSY

PEONY  
DAISY  
CROCUS

[brumbaughelderlaw.com](http://brumbaughelderlaw.com)

Visit our website for information, future webinars and resources



"After several failed attempts on our own, our family hired Brumbaugh Law to handle the Medicaid application process for an elderly family member in assisted living. The Brumbaugh team did an outstanding job from start to finish. They prioritized and fast tracked our case, communicated well, and were professional and organized through the entire process. Their diligence and thoroughness resulted in a Medicaid approval. We can't thank them enough for working miracles!"

- Marissa Y.



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