

PAYING FOR A NURSING HOME

— in the Hudson Valley —

When you or someone you love requires nursing care, the sudden responsibility to cover the costs can be distressing.

So what are your options?

BLUSTEIN, SHAPIRO,
FRANK & BARONE LLP

ATTORNEYS AT LAW

YOUR OPTIONS:

PAY OUT OF POCKET.

Nursing home care costs an average of \$14,569 PER MONTH in the Hudson Valley. Some local homes can cost closer to \$15,000 and can reach as high as \$28,000!

Paying out of pocket could risk your entire life savings and your home.

USE LONG-TERM CARE INSURANCE.

Regular health insurance plans do not cover long-term care. Supplemental long-term care insurance, depending on the policy, can help, but may not cover enough of the cost.

If you don't already have a policy in place when the need for nursing care arises, you won't be able to get a policy.

USE MEDICARE.

Medicare does not cover long-term care or an extended stay in a nursing home. It only covers 100 days or less in a nursing home.

USE MEDICAID.

Medicaid, a combined state and federal insurance program, does cover nursing homes and some other long-term care costs, but you must qualify to benefit from its coverage.

If you own a home or have savings, investments, or other assets totaling more than \$32,396 (in 2025), you have two options when pursuing Medicaid coverage:

- Give ALL the excess money to the nursing home and allow the county to place a lien on your home

OR

- **PROTECT YOUR ASSETS** with the help of Blustein, Shapiro, Frank & Barone, LLP's experienced Crisis Medicaid Planning team.

CRISIS MEDICAID PLANNING ATTORNEYS

The Estate Planning team at Blustein, Shapiro, Frank & Barone, LLP has helped many families save hundreds of thousands of dollars that would otherwise have been spent on a nursing home.

Our careful solutions are based on in-depth and up-to-date knowledge of Medicaid eligibility rules and an organized, team-based approach. We've been carefully attending to the needs of seniors and their families for decades, allowing us the knowledge to create an efficient and effective process.

Contact the Estate Planning team at Blustein, Shapiro, Frank & Barone, LLP today!



Richard J. Shapiro, J.D.,
CELA, CAP

*Certified as an Elder Law Attorney (CELA) by
the National Elder Law Foundation as
accredited by the American Bar Association.*



Megan R. Conroy, J.D.

**BLUSTEIN, SHAPIRO,
FRANK & BARONE** LLP

ATTORNEYS AT LAW

845.291.0011 | mid-hudsonlaw.com

**IT IS NEVER
TOO LATE FOR
MEDICAID
PLANNING.**

The best approach to maximize Medicaid benefits is to plan ahead.

However, there are still many techniques that
can be applied to qualify for Medicaid quickly
WITHOUT losing your hard-earned assets.

**BLUSTEIN, SHAPIRO,
FRANK & BARONE** LLP

ATTORNEYS AT LAW

GOSHEN

10 Matthews Street, Goshen, NY
845.291.0011

MONTICELLO

449 Broadway, Monticello, NY
845.796.1010

mid-hudsonlaw.com