

RAPHAN LAW PARTNERS_{LLP}

Planning For Life Changes.
Legal documents that help you plan for future care.



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AGING (i)fe CARE™
ASSOCIATION
The experts in aging well.



How Do I Plan for My Future Care?



1. Advanced Directives:

Giving someone you trust the authority to manage your finances, healthcare, and burial if you are not able.

2. Homecare Planning:

Setting up your affairs so that you can afford to stay in your home, with support of the right care manager to manage quality of life.

3. Estate Planning:

Arranging your affairs so that your estate will go to the people you want it to when you die.

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Making plans early,
some of which are simple, can relieve
the financial and emotional burden
of aging and help you get
better care at home.

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Advanced Directives

A. Powers of Attorney

B. Health Care Proxies

C. Living Wills

D. Burial Directives

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A. Power of Attorney

A document in which you appoint someone to manage your financial affairs.

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B. Health Care Proxy

A document in which you appoint an agent to make medical decisions on your behalf if you are not able to do so yourself.

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C. Living Will

Your Living Will lets your health care providers know whether you want to receive life-sustaining treatment if you are at the end of your life.

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D. Disposition of Remains (Burial Directive)

A document in which you appoint an agent the legal authority to dispose of your remains.

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Family, care manager, close friend, or your attorney can help you assess your long-term needs.



A 2020 Survey by the
US Dept of Health and Human Services
found that nearly 70% of all people
65-years or older will need long-term care.

Women on average need care for 3.7 years
and men on average need care for 2.2 years.

2

Home Care Planning

Many people, as they get older, require help in their homes to live independently.

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Medicaid Planning- Home Care

Medicaid will provide an approved amount of home care hours for applicants that are low income and require care.

This is essentially free home care.

Applying now, before the Dec. 31st, 2021 can avoid the 2 ½ year look-back period.

Medicaid Planning- Nursing Homes

You can also transfer assets to impoverish yourself to be eligible for institutional Medicaid benefits, but there is a five-year lookback period to avoid a penalty.

*Medicaid Planning can help protect and save your assets
for your family and heirs.*



A care manager may understand your future needs better than you do.

3

Estate Planning

These documents appoint a fiduciary (either an executor or trustee) to dispose of your property upon your demise according to the instructions you give them.

A. Last Will & Testament. B. Revocable Trust C. Beneficiary Designations/TOD Accounts

Under New York law, if you do not have
a Last Will and Testament,
the law has a default Will under which your
property will be distributed.

You will have no say about who receives your
valuable or treasured possessions.

To have control of your future care, protect your assets, and ensure your final wishes are carried out will require Legal Care.

- Obtaining home care (including paying for it!)
- Help with your medical care
- Protect your assets for family and heirs
- Make sure your possessions are given to those you love and care about
- Making decisions regarding your end-of-life care
- Arranging for the disposal of your remains.
- Distribution of your estate after death.



Legal documents ensure your wishes are carried out.



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*“We have been helping seniors in New York
for over 30 years.”*

- Brian A. Raphan, Esq., Managing Partner

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- Wills • Estate Planning • Medicaid Planning • Guardianships
- Trusts • Probate • Nursing Home Abuse •

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