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STANDING UP FOR OUR GREATEST GENERATION: A LETTER TO THE PRESIDENT AND CONGRESS

*Dear President Bush
and Members of Congress:*

Last February you saw fit to pass legislation aimed at making it more difficult for senior citizens who suffer the misfortune of having to spend the last part of their lives in a nursing home to protect some part of their life savings from being lost to pay for their care.

You apparently believe it's a bad thing for those seniors to want to set aside some money to pay for things that the nursing home doesn't provide and they're unable to afford on the \$30.00 per month the Medicaid rules let them keep. You apparently think that their desire to pass along to their children at least a portion of their life savings is selfish, and that elder law attorneys like me who help them to accomplish that are just helping them "scam the system."

Mr. President and members of Congress, I think your whole perspective on this is badly misguided. Let me tell you about my clients, and why I'm so proud to serve them and why they deserve to be treated so much better than this law treats them.

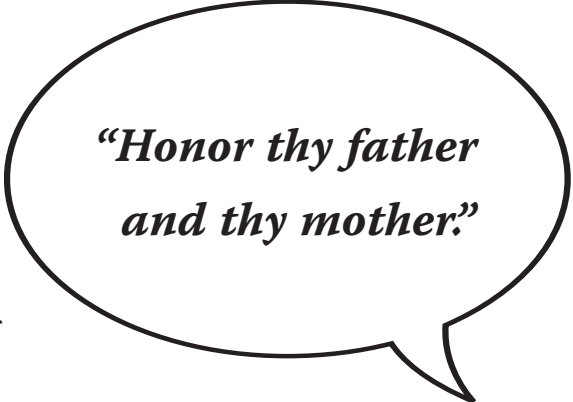
Most of my clients grew up during the Great Depression. They had nothing to do with the economy going into the tank, but they sure did suffer for it. And there weren't any government programs back then to help them out – no unemployment, no welfare, no food stamps, no Medicaid. Those programs weren't started until later. They've been paying into the system for a lot of years to make sure that the

generations that have followed them have the benefit of the helping hand they had to do without.

Although they lived through great hardship, they didn't give up. They believed in this country. They took on hard jobs, at low pay, and brought it back out of the Depression.

Then, just as things were starting to look up for them, our nation called them to fight the greatest war the

world has ever seen. They gave it their all – whether overseas in combat, or supporting the effort in every way they could back home. A lot of them made the ultimate sacrifice for their country. That fact is never lost on me; I'm named in honor of two uncles, one on Dad's side, one on Mom's, who were killed in action in World War II.



*"Honor thy father
and thy mother."*

-- God

Those who made it through came home proud of their country, proud of their effort, and ready for the chance they had earned to help build and live the American Dream. They gladly took the jobs that were available. Most of them did hard, physical work in factories, the kind of work that, these days, is either automated or out-sourced to some third-world country, because people just don't want to have to work that hard any more.

Most of them didn't ever make a whole lot of money, but it was enough because growing up in the Depression taught them how to scrimp and save and make do. They even managed to put a little money aside here and there because, based on what they had lived through, "just in case" was a pretty powerful argument.

They were happy, and as happy people are inclined to do, they had babies -- lots of them, enough to produce a "baby boom." They made sure that their children had it better than they ever did. An awful lot of them, like my Mom and Dad, even somehow figured out a way to pay to put their kids through college. They were proud of that, because a lot of them, even the really smart ones, had to drop out of school to work to help put food on the table.

Even into retirement, when nobody could have complained if they had started spending their money on things like fancy cars, jewelry, and long vacations, they just kept on saving their money. The reason's pretty simple. Unlike the greedy generations that have followed, who like to spend every penny they make and then some, and who have depleted the planet's resources at an alarming rate, they realize that the American Dream is built on the idea of each generation providing for the next, and doing all they can to make life better for their children and grandchildren.

It's no wonder that they're referred to, in Tom Brokaw's book and elsewhere, as "The Greatest Generation."

Mr. President and members of Congress, none of the people I help chose their fate. I think one of the main reasons they all seem so dead-set against having to go into a nursing home is that they just don't want to be a burden, on their families or on society.

But some of them need to be in nursing homes to get the care they need. For most of them, the monthly cost is a lot more than they ever made in a month throughout their working lives. But, because they "picked the wrong disease," one requiring care in a nursing home rather than a hospital (where the government would have paid for it, through Medicare), they stand to lose everything they worked and saved for their whole lives. Worse yet, they stand to lose the dignity of being able to help provide for the family they will leave behind.

I just shake my head when people accuse them, and me, of "taking from the system" when I help them with planning to qualify for Medicaid and protect part of their life savings. Very few of my clients have ever asked the government for a helping hand. They've just made sure, through the tax dollars they've paid in year after year, that the helping hand is there for others. They've made sure our soldiers

today are well-equipped with the high-tech weapons used to fight modern wars with limited casualties, even though they paid with their blood and tears fighting hand-to-hand on the front lines.

Respectfully, these people have, in so many ways, paid a whole lot more into the system that they have taken out. So when I'm called upon to help them try to protect a part of their own life savings, I don't face any sort of "moral dilemma." I'm proud to be able to help my elders, because they, our Greatest Generation, absolutely deserve it.

I understand that you need to try to balance the budget. But could you please figure out some way to do that, other than on these good people's backs?

Sincerely yours,



Wesley J. Coulson

Hospice Newsletter Coming . . .

The Coulson Law Group will be ringing in 2007 with a new newsletter, *Hospice Care and Planning*. It will address the interrelated medical, emotional, legal and other challenges faced by Hospice families. We will welcome contributions from guest columnists.

If you would like to be added to our mailing list for *Hospice Care and Planning* or would like to be a guest columnist, please contact our Director of Community Education and Outreach, Beth Frame, at (314) 567-9292 or (618) 659-9292, or email to beth@coulsonlawgroup.com, to be included in our distribution.

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