There is a possibility you can get financial assistance for caregiving or nursing home costs.

# Planning Ahead

Ideally, if you have aging parents, you can align their finances (now) in a way that benefits the entire family down the road and can potentially help them obtain government assistance to pay for a caregiver or skilled nursing facility when the need arises.

Whether your loved one has a current medical condition and may need care in the future, or you're planning for the unexpected, it makes sense to position their assets properly so you won't have the added burden in the future when they need your support the most.



# Medi-Cal and VA Benefits Consultant



www.VABenefitsOnline.com Lic. # 0705325

(858) 673-8448

### **Medi-Cal Benefits**

I guide my clients in the process of getting admitted to Assisted Living or Skilled Nursing Facilities, filling out the admission agreements, and following up on the application process, including guidance on changes in beneficiaries in order to keep the State of California Estate Recovery Unit from coming back for payments that were made on behalf of a Medi-Cal beneficiary.

Financial Security Designs has specialized in benefits and planning for families, spouses and heirs for over 25 years.

I can be reached at **858-673-8448** if you would like to learn more about receiving the benefits you are entitled to and protecting your assets.



## V.A. Benefits

I help veterans and their families understand how to obtain long-term care benefits from the Department of Veterans Affairs. Most veterans are not aware of the benefits available through veterans health care, through state veterans homes, through home renovation grants, or through an income program called Pension also known as "Aid and Attendance".

It's astounding that roughly 1/3 of all seniors can qualify for up to \$2,050 a month in additional income through Pension under the right conditions. Yet government statistics show **only 5%** of potentially eligible veterans are actually receiving the Pension benefit.

# This benefit can help you pay anyone, including your child, for home care. It

can also be used to help you pay for professional care in the home, for assisted living, or for a nursing home. Imagine having an extra \$2,050 a month that you didn't even know existed.

#### Do you have a loved one who needs or uses a caregiver or is in a nursing home?

Would you like help understanding free financial assistance from the government (either VA or Medi-Cal)?

We're happy to help!

At Financial Security Designs, we help guide our clients with simple solutions they may not know are available regardless of income, assets, or home ownership.

Even if you've been previously denied, we can often still help.



Tony Bevin, Owner of Financial Security Designs

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