

WHAT HAPPENED TO YOU AT CAMP LEJEUNE?

VETERANS LIKE YOU ARE BEING FLOODED WITH "CAMP LEJEUNE" JUNK MAIL, TV COMMERCIALS, RADIO SPOTS, AND INTERNET ADS. IT IS OVERWHELMING. WHICH ONE IS THE SCAM? ARE SOME JUST "OK"? WHO WILL PROTECT ME AND MY FAMILY THE BEST? SO MUCH NOISE!

YOU ONLY GET ONE SHOT AT THIS. AND THE CLOCK IS RUNNING. WHY NOT CUT THROUGH THE CLUTTER WITH A FELLOW VET? SEVERAL VETS CALLED. THEY WANTED TO KNOW WHAT THIS CAMP LEJEUNE STUFF WAS ALL ABOUT. SO I LOOKED INTO IT. FOUND EXCELLENT ATTORNEYS WITH OVERWHELMING TRACK RECORD OF SUCCESS.

CALL US 888-954-3375

WHY NOT MAKE SURE THAT YOU GET EVERY NICKEL YOU DESERVE?

• PAID ADVERTISEMENT •

GET ANSWERS TO YOUR QUESTIONS:

How do I protect my health, home, lifesavings, family and legacy?

Why is an outdated will worse than no plan at all?

How can I be sure people I trust will make medical and financial decisions for me, if I cannot?

How can I control the care I get (and do not get) in a medical emergency?

How can I protect my kids' inheritance from divorce, bankruptcy, and their own poor decisions?

How do I avoid heavy taxes from the new law on my retirement plans (like my IRA or 401k)?

Come to the LifePlan™ Workshop!

Get Answers at Our Live, In-Person, Group Workshops!

Grand Rapids

Saturday, January 21

10am

(616) 361-8400

4965 East Beltline Ave NE
Grand Rapids, MI

Holland

Wednesday, January 25

3pm

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Holland, MI

www.DavidCarrierLaw.com

email: David@DavidCarrierLaw.com

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No Good Deed Goes Unpunished

Why Are Nursing Homes Suing Friends And Neighbors?

Do Not Be A Target!

Well, Here's Another Fine Mess You've Gotten Us Into!

How Can They Do That

- Loved One Needs Long-Term Care.* You just can't do it anymore. Mom or Dad need the services only a long-term, skilled care facility can provide. You have put off the nursing home as long as possible. Millions of reasons, only one remaining option. You hoped it would never come to this.
- Reality Check.* No one wants to be in a nursing home. Yet the nursing homes are full. Why? It is because everyone's highest ambition is to wind up in a nursing home? Because families want their loved ones there? Or maybe we should consider the possibility that nursing home services simply are not available anywhere else. Perhaps nursing homes fill a real need.
- Who Pays the Bill?* Skilled nursing home care is almost unbelievably expensive. Good luck finding any place that charges less than \$400/day. Most are more. And when you figure in the expenses? All those little things that are not included in the daily rate... \$12,000 - \$15,000/month.
- But Medicaid Pays! Right?* Your life savings are exhausted. You sold the cottage. You sold the classic car. All the money is gone. Surely now you will qualify for Medicaid. Right? Not so fast. Medicaid rules are extremely difficult to understand. Medicaid rules are even more difficult to follow. Says who? Says the United States Supreme Court. Medicaid rules and regulations are "an aggravated assault on the English language, resistant to attempts to understand it." *Schweiker v. Gray Panthers*, 453 U.S. 34, 43 (1981).
- When Medicaid Does Not Pay.* It is not at all unusual for regular folks to lose months of Medicaid eligibility when applying for long-term care benefits. Tens of thousands of dollars owed to the nursing home that Medicaid will never pay. And Mom and Dad are broke. Already sold all their assets. Spent all their money. Flat. Busted. Broke. What is a nursing home to do?
- Can't Get Blood Out of a Turnip.* Mom and Dad are broke. No dough. Tough luck for the Nursing Home? Maybe. Maybe not. If they cannot get blood out of the turnip, maybe they can get some out of the turnips' kids. Or neighbors.
- Follow the money.* Why do nursing homes pursue the kids? The friends? The relations? As Willie Sutton (world famous bank robber) said, "Because that's where the money is."

- Even National Public Radio has noticed!* Nursing homes, as reported by National Public Radio, are increasingly pursuing collection efforts against everyone with a pulse and a few bucks.
- What's a body to do?* Glad you asked! Most of the outrageous tactics that the worst offenders use are as illegal as Willie Sutton's bank robberies. Is it bad enough that nursing home care is absolutely necessary for Mom or Dad? Is it worse if you get sued over the bill?
- Do Not Be A Victim!* Help Your Loved Ones... And Protect Yourself. Your loved ones need you. Does that mean you will be victimized? Protect yourself! Here's how:

LAYING THE TRAP

How Do UNSCRUPULOUS COLLECTORS PICK YOUR POCKET?

Nursing Home admissions can be intimidating. Page after page of single-spaced legalese. Who can understand this stuff? Plus you finally found a home with a bed. An open bed! Willing to take your loved one. And all you have to do is sign here. And here. Here, too. And over there. And please initial these 23 paragraphs... Wonderful! You just signed over your financial future. Whoops!

Most facilities do not engage in such blatantly illegal practices. But it does happen. Not around here, of course. Be on the lookout for the following:

- Financially Responsible Party.* As you were plowing through all those nursing home admission documents, you noticed that you were signing as "Financially Responsible Party" or simply "Responsible Party" or "Representative." These words do not mean that you must pay out of your own pocket. The financially responsible party/representative is only obligated to use the loved one's money to pay. But you are agreeing to use their money for those expenses.
- Personal Guarantee.* Sometimes an additional document slips into the stack. A

personal guarantee... meaning that if there's an outstanding bill, you have agreed to pay it.

Once you have signed these documents, if the nursing home does not get paid, guess who they are coming after? You get 3 guesses and the first 2 don't count... Tens of thousands, even hundreds of thousands... And you are not dealing with the nursing home personnel anymore. Now you are dealing with a collection agency. Imagine a ravening wolf. Bloody fangs. Merciless dead eyes. Razor sharp claws. Now imagine a ravening wolf with a telephone. Get the picture?

Is it ridiculous to think that the collection agent who gets paid on commission may not be overly nice? That the commission-paid collector is less impressed with legal niceties than their coming paycheck? Say it ain't so!

THERE OUGHTA BE A LAW!

ACTUALLY, THERE IS A LAW... 3 FEDERAL LAWS

Concerned by this sort of collection exploitation, Congress protected seniors and their families with 3 federal laws.

NURSING HOME REFORM ACT

Isn't it good to know that your Senators and Representatives don't spend all day, every day pandering to special interests? Once in a while, probably by mistake, they do something that benefits regular folks. Thanks to our public servants, the Nursing Home Reform Act has gone a long way to root out some of the worst practices.

Under the Nursing Home Reform Act, the facility cannot "require[e] a person other than the resident to assume personal responsibility for any cost of the resident's care." If the facility accepts Medicare or Medicaid (and they ALL accept one or both), it is illegal to require anyone to personally guarantee payment. No family member, caregiver, friend, or other person can be required to personally sign off on the nursing home charges. The facility cannot make this a condition of admission, expedited admission, or continued services and residency.

Some facilities, however, continue to put these provisions into contracts and separate documents.

Then the bill collectors then throw these illegal agreements in your face. Frequently honest, forthright folks are intimidated. You think, "Well, I signed the agreement, I have to pay! I am on the hook!" No... You Do Not Have To Pay! You do not have to comply with any illegal agreement. If someone holds a gun to your head and says, "Sign here or else!" Do you think that contract has any validity? Of course not. Same here.

FAIR DEBT COLLECTION PRACTICES ACT

FAIR CREDIT REPORTING ACT

Oldies but goodies! The Fair Debt Collection Practices Act and Fair Credit Reporting Act have been cornerstones of federal consumer protection law for decades. Not as focused as the Nursing Home Reform Act, the Fair Debt Collection Practices Act forbids "any false, deceptive, or misleading representation or means in connection with the collection of any debt." The Fair Credit Reporting Act prohibits those wolves with telephones from ruining your credit with inaccurate information.

So, if a collection action violates the Nursing Home Reform Act, it also violates the Fair Debt Collection Practices Act. It's a twofer! And if the action is reported to the credit agencies, that's a violation of the Fair Credit Reporting Act too. Trifecta!

Debt collectors also prey on honest people's authentic desire to do the right thing. That's why they frequently claim that friends and family members cheated the facility, committed fraud, financial abuse of the elderly, and a raft of other ugly allegations. None of which are true. Lying to a consumer by telling them that an unenforceable debt under federal law is actually collectible... that is illegal under the Fair Debt Collection Practices Act.

Threatening your credit rating is another favorite tactic. Also illegal. Trying to collect an illegal debt often leads to violations of the Fair Reporting Act. The collector claims that your credit will be ruined. But that cannot happen because the collector cannot provide negative information that the collector knows is incorrect. And they know it is incorrect because we tell 'em so!

Why Don't You Deserve A Little Payback For All The Taxes You Paid In?

Why Do You Want To Spend Your Last Nickel On Long-Term Care?

Why Shouldn't The Government Spend Your Money For You?

Traditional estate planning is concerned with avoiding probate, saving taxes, and dumping your leftover stuff on your beneficiaries. After you die. Nobody cares what happens to you while you are alive. How does that help anyone? Stupid.

Traditional estate planning fails because the overwhelming majority of us will need long-term skilled care. 70% of us. For an average of 3 years. And we will go broke paying for it.

Is it surprising that thousands of recreation properties: cottages, cabins, hunting land, are lost to pay for long-term care? Why is your estate planner hurting you and your family? It is evil intent? Or stupidity?

LifePlanning™ defeats Nursing Home Poverty. Keep your stuff. Get the care you have already paid for. Good for you. Good for your family. Good example for society,

When my mother suffered from the dementia which led to her death, over 10 years ago, their estate plan preserved their lifesavings. Mom's months in the nursing home did not mean Dad's impoverishment. Dad spent the last years with security and peace of mind.

Is Now A Bad Time For A Real Solution?

Perhaps you think you already have an answer to this problem. Maybe you do not see this as a problem at all.

It is possible that you do not believe in the passage of time or its effects on you.

Peace of mind and financial security are waiting for everyone who practices LifePlanning™. You know that peace only begins with financial security. Are legal documents the most important? Is avoiding probate the best you can do for yourself or your loved ones? Is family about inheritance? Or are these things only significant to support the foundation of your family?

Do you think finding the best care is easy? Do you want to get lost in the overwhelming flood of claims and promises? Or would you like straight answers?

Well, here you are. Now you know. No excuses. Get information, insight, inspiration. It is your turn. Ignore the message? Invite poverty? Or get the freely offered information. To make wise decisions. For you. For your loved ones.

The LifePlan™ Workshop has been the first step on the path to security and peace for thousands of families. Why not your family?

NO POVERTY. NO CHARITY. NO WASTE.
It is not chance. It is choice. Your choice.
Get Information Now.
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THE LAW OFFICES OF

DAVID L. CARRIER, P.C.

ESTATE PLANNING & ELDER LAW

Your Family's Personal Attorney.

Grand Rapids

4965 East Beltline Ave NE
Grand Rapids, MI
(616) 361-8400

Portage

3275 Cooley Ct.
Portage, MI
(269) 350-2323

Norton Shores

131 S. Seaway Drive
Norton Shores, MI
(616) 361-8400

Holland

12330 James Suite B10
Holland, MI
(616) 796-9600

ATTORNEY

DAVID L. CARRIER

40 Years Practicing Law

BA, Notre Dame; JD, Boston University Law
Master of Laws, Tax, Georgetown University Law
Captain, US Army, JAGC (Veteran)