

Eligibility Factors

<u>Single or Married Couple</u>	
Exempt Assets:	
<ul style="list-style-type: none"> • One Home • One Vehicle 	
Qualified Retirement Plans:	
<ul style="list-style-type: none"> • Must be taking Mandatory Distributions (70.5 years of age) • Distribution goes to Share of Cost • IRA, Roth IRA, 401k 	
Non-Exempt Assets:	
<ul style="list-style-type: none"> • Checking and Savings Account • Stocks • Bonds • Annuities • Life Insurance where there is <i>Cash Value</i> 	
Discussion Points:	
<ul style="list-style-type: none"> • Home = Trust to avoid probate and protect from Medi-Cal Recovery • Life Insurance = Whole vs Term vs Burial 	
Property Allowance:	
<u>Single</u>	<u>Married Couple</u>
<ul style="list-style-type: none"> • \$130,000 	<ul style="list-style-type: none"> • \$195,000

Client Testimonial

“Early this year my 96-year-old mother took a fall and broke her ankle. While in the hospital, she suffered a major stroke. She needed to be moved to a long-term care facility. The amount of paperwork I signed was not just scary but intimidating. They recommended I speak to someone at CROSSROADS. I thought it was just going to be another organization asking me to sign more paperwork and grilling me as to who was to be financially responsible.
BOY, WAS I WRONG!

They became my mother’s advocate. They could not have been more supporting, caring, and patient with all my questions. I was able to defer all phone calls and issues that arose out of my mom’s continued care to them. Instead of losing sleep over any financial concerns, Crossroads gave me the freedom to just be a daughter. Crossroads is my city of angels.”

Patty A.

5 Star Review



Information Leads to Powerful Choices

Contact Crossroads Today

916.293.2015

gen@crossroadsestatepreservation.com
www.CrossroadsEstatePreservation.com



Crossroads
ESTATE PRESERVATION



Asset Protection & Benefit Consultation
Serving California Residents

916.293.2015

2201 Francisco Dr. # 140-470
El Dorado Hills, CA 95762

www.CrossroadsEstatePreservation.com

Information Leads to
Powerful Choices

About Crossroads

Crossroads' **experience** is what sets us apart. We are an industry leader in asset protection and exemption as it pertains to utilizing Long Term Medi-Cal.

Our **passion** compels us to educate residents and families on their right to use Long Term Medi-Cal as a payor source as opposed to paying privately.

There is much mis-information in regards to Medi-Cal regulation and proper spend down. We partner with elder law attorneys and licensed financial planners throughout the state of California to ensure that **all assets are kept safe and tangible** in the event that they are needed in the future.

Crossroads has **established a reputation** as Long-Term Medi-Cal Consultants with over 24 counties throughout the state of California.

We have Benefit Consultants who are available for personal consultations throughout the state. Our corporate office is located in El Dorado Hills. Crossroads contracts with several large Healthcare Companies throughout California. We specialize in **revenue cycle management**. We focus on timely applications in an effort to eliminate gaps within the revenue cycle.

Mission

Crossroads advocates for the right to use Long Term Medi-Cal as opposed to paying privately for Long Term Care. This right is available to all persons staying long term at a Skilled Nursing Facility. We are a **resource** in providing families with **powerful tools** as it pertains to the use of Medicare, Secondary Insurance and Long Term Medi-Cal. We are the liaison between the family, the facility and the county ensuring that the right to protect and safeguard the family's legacy is honored. Crossroads has a team of experts who are here to facilitate the process so that the family can focus its attention on supporting their loved one's emotional and medical well being.

Financial Options

Crossroads **expertise** is in asset protection, exemption, and government benefits. We are **accomplished professionals** who understand the complex regulations pertaining to Long Term Medi-Cal eligibility. Most families do not realize that Long Term Medi-Cal is a benefit that every Californian has the right to utilize. Wealthy or needing, despite one's financial blueprint, Long Term Medi-Cal is available to all seniors residing in a Skilled Nursing Facility.

Medi-Cal Recovery Reforms

SB 33 (Hernandez) and SB 833 incorporated the Medi-Cal Recovery reform provisions. Medi-Cal Recovery has been severely restricted for those who die on or after January 1, 2017.

The new recovery bill which went into effect January 1st 2017:

- Prohibits claims on the estates of surviving spouses and registered domestic partners; even if the Medi-Cal spouse died prior to January 1, 2017.
- Limits recovery for those 55 years of age or older to nursing home and Home and Community Based Services.
- **Limits recovery to only those assets subject to California probate.**
- Restricts the amount of interest that the state can charge on liens.
- Requires the state to waive the claim as a substantial hardship when the estate subject to recovery is a homestead of modest value, i.e., a home whose fair market value is 50 percent or less than the average price of homes in the county where the homestead is located.
- Requires the state to provide a current or former beneficiary or authorized representative a copy of the amount of Medi-Cal expenses that may be recoverable.

Information is power and Crossroads is here to help you and your family make effectual, educated decisions.