



Elder Law

Pennsylvania Elder Law Attorney

Knox Law's [Elder Law group](#) can help you plan for the challenges and opportunities that come with growing older or dealing with special needs.

What is Elder Law?

Elder Law encompasses a wide range of legal issues that arise for aging individuals or those with special needs. It can include estate planning, asset protection, trust planning, [Medicaid](#) (or other) qualification, nursing home care, assisted living issues, health care considerations, [long-term care insurance](#), and more.

The goal of Elder Law is to ensure individuals' and families' needs are met, including quality of life, healthcare, and preservation of assets for their loved ones. An elder law attorney works with seniors or special needs individuals and their families to make sure the future is planned with confidence.

When Do You Need an Elder Law Attorney?

While the best planning occurs before an individual needs long-term care or enters a nursing home, our team can help at any time.

Pre-Planning

No one can predict the future, but if you think you or a loved one will need long-term care or assisted living in the future, our [Elder Law attorneys](#) can help develop a comprehensive estate plan to achieve your legacy goals.

For those nearing or entering retirement, it is a good opportunity to re-evaluate your estate plan and recognize the implications of any gifts to your loved ones (which can affect future Medicaid eligibility). We can also help assess the benefits of long-term care insurance. Overall, the sooner you start to plan, the more assets can be preserved.

Crisis Planning

Even when an individual is [already in a nursing home](#) or assisted living center (or about to be), our [Elder Law attorneys](#) can advise on smart ways to transfer assets and use other estate planning tools to effectively qualify for Medicaid and/or pay nursing home costs. We often recommend Medicaid Compliant Annuities, or DRA-Compliant Annuities, for crisis planning.

Crisis planning can still preserve a significant amount of assets for a client's spouse or other loved ones - it is never too late to plan.

How Our Elder Law Attorney Can Help You And Your Loved Ones

The Pennsylvania [elder law attorneys](#) and paralegals at Knox Law firm work every day to help individuals prepare for their families' future. Our team is experienced in handling [estate planning](#), as well as a wide range of other elder law, elder care, and health care issues, most of which involve a complex system of governmental regulations and care options. We can also help with estate administration, when the time comes.

Our team will work with you and your family to evaluate your specific situation, navigate the regulations, and illuminate the issues so that your assets are preserved from long-term care costs. We can help you to establish family trusts, re-title assets, and use annuities to preserve and protect the wealth that you have taken a lifetime to earn.

Long-Term Care Planning

Clients are often concerned about the cost of long-term care for nursing homes and/or assisted living centers, with good reason. No one wants to lose their home or have their spouse become destitute because of a nursing home stay. Also, [Pennsylvania's Filial Support Law](#) allows nursing homes to collect payment from a spouse or child, increasing liability.

Knox Law's Elder Law team can help [plan for long-term care](#) expenses using estate planning tools, including trusts, Medicaid annuities, and more. We can advise on how to spend down assets, evaluate Family Caregiver Contracts, convert assets into exempt resources, and more. We can also help you execute these plans and ensure your assets are protected for the future.

Medicaid Application & Planning

[Medicaid](#), a federal program providing public health insurance for people with low income, is the principal source of long-term care coverage in the United States. [Becoming eligible for Medicaid](#) includes specific health and financial requirements, among other factors.

Knox Law's Elder Law group can help clients determine their [Medicaid eligibility](#) (now or potentially in the future), provide advice, and even help clients apply for Medicaid. We often implement this planning into a client's overall estate plan, striving to preserve assets and provide peace of mind for them and their family.

Asset Protection

Knox Law's Elder Law team can help you [preserve your assets](#) according to your wishes and specific circumstances. Tools we often use include wills, a variety of trusts, Medicaid annuities, powers of attorney, and more. We also employ asset transfers, title changes, Social Security planning, and other ways of protecting your wealth.

Trusts

A [trust](#) is a legal arrangement that separates the ownership and benefits of assets. The trustee holds legal title and manages the assets according to the trust agreement, while the beneficiaries hold equitable ownership - meaning they benefit from the assets. In some cases, individuals may serve as both trustee and beneficiary,

depending on the circumstances and planning goals.

Knox Law's Elder Law group has experience with, and utilizes, a variety of [trusts](#) that can achieve our clients' asset protection and elder law goals.

For example, we have experience with [Special Needs Trusts](#), which are designed to provide for the needs of an individual with special needs and which can help those individuals stay eligible for public assistance.

Using trusts for long-term care planning, asset transfers, and/or special needs has many advantages beyond asset protection, including flexibility, centralized decision-making, and tax benefits. Our team can educate you and your family about your options and the [many reasons to use trusts](#).

Advance Directives & Power of Attorney

An [advance directive](#), or healthcare power of attorney, is part of every estate plan we provide to clients. It is a legal document that specifies your future medical care preferences and designates a person (agent) to make decisions on your behalf if you become unable to communicate those wishes due to serious illness or injury. Care should be taken in selecting an agent, as they will have legal authorization to make all healthcare decisions on your behalf. An advance directive is a key part of a comprehensive Elder Law plan.

A [Power of Attorney](#) is another part of every estate plan we provide to clients. This legal document allows the client to appoint an agent to handle financial (and other) decisions on their behalf, if they become incapacitated. As long as the client is mentally competent, they can revoke or amend the power of attorney at any time. We always recommend a "durable" power of attorney, which allows your agent to act in the short or long term.

Guardianship

A [Guardianship](#) is a legal arrangement that involves one person (the guardian) being appointed by a court to have legal authority to make decisions and provide care for another person (the ward) who is deemed unable to make those decisions on their own, including those related to their living situation, healthcare, and daily activities. The appointed guardian is responsible for acting in the best interest of the ward, which can include making responsible choices about medical treatment, where the ward will live, and other aspects of their personal life. Guardians must act in accordance with the court's orders and are held accountable for their decisions.

Guardianships are generally more restrictive than a power of attorney, as they are initiated by someone concerned about the ward's capacity or health, and have the backing of the court. They can include legal, financial, and medical matters, whereas a power of attorney typically only covers legal and/or financial decisions.

We highly recommend consulting an attorney experienced in guardianship matters when considering this tool, and Knox Law can provide that service as needed.

Protect Your Legacy With Help From a Pennsylvania Elder Law Attorney

Elder Law and its related issues can be stressful. Navigating both medical and financial challenges is daunting, and the details can be overwhelming.

We know that you have worked your whole career to provide for your family. Now is the time to make sure that your hard work continues to pay off so that you, your spouse, and your family can enjoy financial freedom long into the future.

Most importantly, in addition to the "know-how," our team has the compassion to help you prepare for the future and gain peace of mind.

Please [contact us](#) today to learn how we can help and schedule a consultation.

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