

## A Continuum of Care

- Independent Living / At-Home
- Assisted Living/Board & Care / Residential Care (RCFEs)
- Skilled Nursing Facilities (SNFs)



## How is LTC Funded?

- Private Pay
- Long Term Care Insurance
- Medicare
- Medi-Cal
- Veterans Benefits



## Incapacity Planning

- Durable Power of Attorney for Property Management (Gifting?)
- Advance Health Care Directive
- Trusts
- Probate Code 3101 Spousal Petitions
- Conservatorships



## Death Planning

- Intestate Succession
- Gifting
- Direct Transfers
- Joint Tenancy
- Transfer on Death Deeds
- Wills
- Trusts

Probate Avoidance Blocks Medi-Cal Claims for Reimbursement



## Tax Planning

- Marital Deduction
- Exemption (\$11,200,000)
- Portability
- Annual Gifts
- Capital Gains Tax
- Property Tax

