## Protecting and Maximizing Public Benefits

Christina Lesher, JD, BSW 713-529-5900

clesher@lawlesher.com

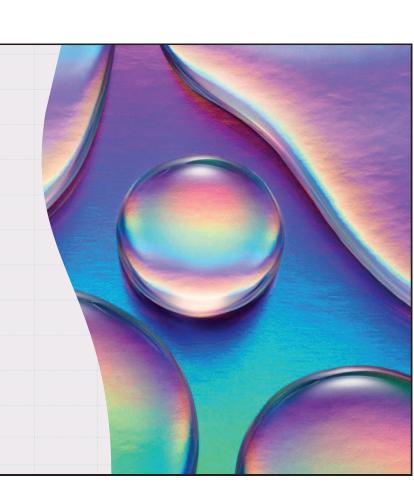
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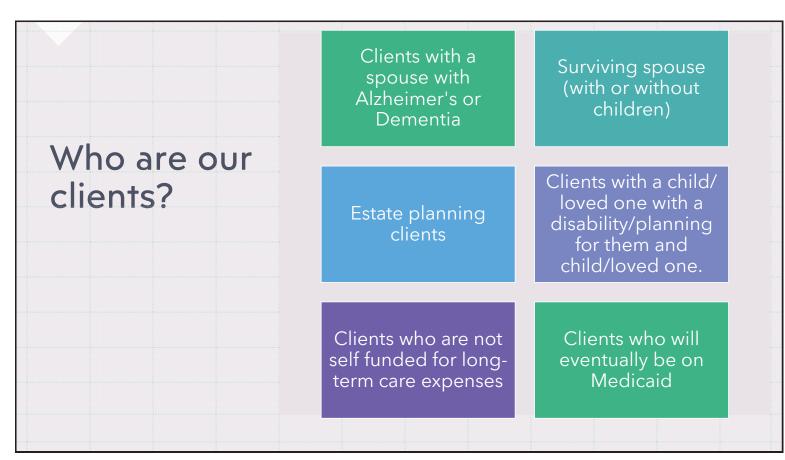
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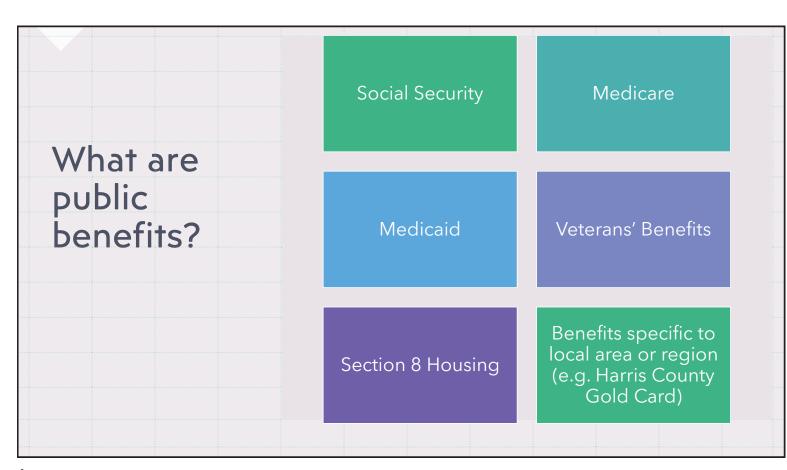
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## The Recipe of Public Benefits Income test Asset test Medical requirement 109\* different kinds of Medicaid programs

	Community Spouse - a married couple, the spouse not in the nursing home
	Institutionalized Spouse - a married couple, the spouse in the nursing home
Some terms	<b>Look Back Period-</b> 5-year look back period for long-term care Medicaid/ 3 years for Social Security (SSI) benefits
to know	Look Back Period and Penalty Period are not the same thing!
	<b>Penalty Period-</b> Medicaid penalizes (loss of Medicaid eligibility) applicants for giving away assets (penalty period is calculated by the amount transferred divided by the transfer divisor)
	<b>Deeming-</b> term by Social Security to describe the process of considering another person's income or assets to be available to the applicant when applying for benefits (SSI typically)





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Also available as part of the eCourse 2024 Special Needs Trusts eConference

First appeared as part of the conference materials for the  $20^{\text{th}}$  Annual Changes and Trends Affecting Special Needs Trusts session "Maximizing Public Benefits: Overview"