

## “Be The Voice For A Child”

Every child needs someone they can look up to as a hero. But children who are being abused need superheroes to help get them out of abusive situations. Volunteer with CASA of Ohio Valley to become one of those superheroes.



CASA of Ohio Valley is a nonprofit child abuse and neglect advocacy organization. We're members of the national court-appointed special advocate association. Our goal is to train community members to be a voice for children who have been abused or neglected. If you would like to donate or want to learn more about CASA call 270-683-2138."

**ALL children need safe homes and loving families to thrive.**

Dozens of innocent children right here, in Daviess County, need your voice.

CASA training classes beginning soon.  
[www.CASAov.org](http://www.CASAov.org) for information.

CASA needs caring adult volunteers to be a voice for children in Daviess County.  
**BE THE ONE!**

**Donate.  
Volunteer.  
Show your care.**



Suspect abuse or neglect? Report it!  
877-KYSAFE1  
(877-597-2331)

415 St. Ann Street, Owensboro, KY 42303 -270-683-2138-

## STOP Nursing Home “Spend Down”

The term “Spend Down” is often used to describe the process of using up assets of an individual in a nursing home to qualify for state sponsored coverage for their care.

Although “Spend Down” is an accurate description of what is occurring during this stage, when families are paying out \$7,000 - \$10,000 per month for the care of an institutionalized individual, what many people still do not realize is that it is NOT A REQUIREMENT to obtain Nursing Home Medicaid coverage! How can this be so? The answer is 4 words:

### “Elder Advantage Legacy Protection”

This process, Legacy Protection Planning, is complex due to the intricate nature of the Nursing Home Medicaid laws and practices in each state. The most important thing to remember when setting out to accomplish “Legacy Protection Planning” is that it should be centered around having expertise and experience on your side. If you depend on the Medicaid agency to give you advice on how to maximize your protection of money and properties that belong to your loved one, you are not likely to receive a great deal (or maybe any) of the benefits of working with a team of experts that are focused on protecting the legacy of your loved ones. Truly, asking the Medicaid office for advice on protecting assets is not unlike asking the IRS for help to maximize your allowable deductions for income tax planning. In both scenarios, the agencies involved are not only uninformed about allowable methods of protecting those assets, but they are also unlikely to be motivated to tell you what you CAN do. Their jobs are specifically to tell you what you CANNOT do. It is essential to have knowledgeable advocates on your side to assist you in this endeavor.

The Elder Advantage Legacy Protection program is focused on treating your family with compassion and understanding – knowing that you are experiencing one of the most difficult times in your life caring for your aging loved ones. Why not DIY (Do it Yourself)? Well, to be frank, there is nothing simple or easy about nursing home Medicaid. Even the nursing homes don't like dealing with the eligibility process for the program.

To say that handling your loved one's assets (and health care decisions) in the face of a need for long term care is “difficult” is a tremendous understatement. The daughters, sons, wives, husbands, and, many times, grandchildren and in-laws that have either undertaken this task or tried to assist someone else to do the same can affirm that this

is one of the most difficult and emotionally exhausting journeys that a person is likely to encounter in life.

To all of those caregivers and stand-in financial quarterbacks – we want you to know – we hear you, and we are committed to bringing you not only knowledge, but also compassion and hands on assistance. We understand how time consuming this project can be, to manage the income, bills and resources of an entirely separate household in addition to your own. We understand how exhausting it is to work a full-time job and still have to make sure that home caregiver shifts are covered, medicines are correctly distributed and doctor appointments are scheduled and attended as needed. With all of this on your plate, the added stress of the extreme cost of long term care for your loved one – whether they are in a nursing facility or at home – can be overwhelming.

Elder Advantage Legacy Protection is about more than just “earning a fee” – it means earning your respect. We have been handling cases just like yours for over fifteen years and we have countless testimonials of happy clients to prove it. We take this task seriously – it is our **MISSION**. I tell my team often that our goal every day in our business is not simply to “do a job”, but to change lives.

The work that we do will make the difference between a family losing everything (including their minds, maybe) or saving at least the majority of the assets (and financial legacy) of their loved ones. On your behalf, we will persevere! We know what is necessary to help you, and we know that you are tired. We understand.

It doesn't matter if your parents/aunt & uncle/siblings have managed to save a great amount of money and property – or just a little – EVERY Legacy deserves to be protected. Let us help to protect your loved one's legacy.

### About the Author:

Nicole Hawkins is the founder, president and CEO of Elder Advantage, LLC and an Accredited Agent with the Department of Veterans Affairs. She is also a Certified Senior Advisor (CSA) in good standing with the Society of Certified Senior Advisors and former Owensboro Walk to End Alzheimer's Chairman. She has been a featured speaker at the Estate Planning Council of Owensboro multiple times and continues to be involved with Alzheimer's support groups and charity organizations.