

# Elder Advantage - Protecting Your Future

## *We Put Your Worries To Rest*

### 1) What services does EA offer?

**Asset Preservation:** you spend an entire lifetime accruing assets and building legacies. We can help keep those safe, so they don't get trapped by nursing home expenses and income restraints.

**Medicaid Representation:** with the ever-changing laws, many applicants can be taken advantage of or misled. We maximize benefit procurement and become an advocate who stands up for your rights.

### 2) How can Veterans benefit from using EA?

Many veterans and their spouses are unaware of the benefits they could be receiving. We help veterans maximize their **VA pension benefits** by working within the system to get veterans the help they deserve. We have helped many veterans who have previously been denied; allowing them to receive their benefits.

### 3) How can a facility benefit by working with EA?

EA screens new residents to ensure they're eligible for benefits and helps get Medicaid cases approved quickly. EA and the facility have a common goal to give the resident the care they need.

### 4) What is one thing people should know about EA?

This is one of the most difficult situations for you and your loved one. We take time for you to clearly understand the process and the overload of information. We want to help ease your mind, provide guidance and help alleviate some of the stress.



**Nicole Hawkins**  
President and CEO

If you have a loved one in a nursing facility or may be going into one soon, let us help you get the benefits you deserve. For a **FREE** consultation please call (270) 684-6757.

#### *Helping you help yourself*

Elder Advantage is devoted to bringing expert representation and counsel to senior citizens.

#### *Get the benefits you deserve*

We're committed to your peace of mind and making sure your case runs as smoothly as possible.

# How to Pay for Assisted Living

If you have interest in assisted living, choose a long-term care insurance policy through a private insurance company. The price varies greatly depending on factors such as the person's health, age, and amount of coverage. People with pre-existing conditions such as Alzheimer's disease, multiple sclerosis, stroke, or Parkinson's disease, could be denied.

However, insurers vary widely in criteria. If one company denies an applicant, another company might accept that person. Many families pay for assisted living out of their own pockets, using a combination of Social Security, pensions, Veterans benefits, home equity, annuities, reverse mortgages and savings.



*Assisted Living*  
*A gracious setting*

■ Heritage Place Assisted Living is a center devoted to your well-being and personal style. Many amenities, including dining facilities, common areas and courtyards enhance the opportunities for socialization, while our beautifully designed apartments offer a delightful retreat.

■ We are located close to shopping, churches, and medical services...not only for your convenience, but so you can stay as active as you choose.

■ We invite you to call us for more information, and let us share with you our dedication to service that has become our hallmark.

3362 Buckland Square, Owensboro, KY 42301

**270-689-0930**

#### **Apartments include:**

- Microwave & refrigerator
- Individual temperature controls
- TV with cable
- Handicap accessible shower
- Assistance with bathing & dressing
- Emergency response program
- All meals & snacks
- Laundry services & Housekeeping
- Recreation opportunities
- Scheduled transportation