

Arranging for services: What is Medicaid/COPES planning?

This is the concept of using legal means for structuring assets and income, spending down or giving away assets in order to qualify for state assistance.

The state is not supportive of individuals who attempt to "hide" their assets; however, the state is accepting of pre-planning of sheltering, or giving away assets if the individual does so without the intent to qualify for state assistance.

If pre-planning occurs a certain number of years prior to applying for benefits, it is possible to transfer assets or reposition income into another person's name.

The qualification for state assistance and entitlements is complicated. Although there are over 6,000 attorneys and financial professionals who may claim to understand Medicaid law, qualification and application procedures, you are advised to make certain the advice you are receiving is from a person who is fully familiar with entitlements and the process of application. In reality, there less than a hundred or so professionals in our community who truly understand Medicaid Law and the application process.

For a listing of Elder Law Attorneys who are well-versed in these topics:

[Attorneys and Elder Law](#)

Or call upon the fee-for service option at CHOICE Advisory to help you understand Medicaid / COPES and to assist you in applying for benefits. 800-361-0138 or [Retirement Homes and Assisted Care](#)

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