

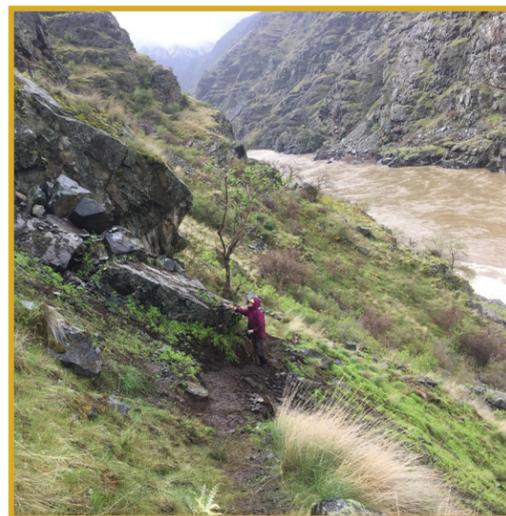


Dear Clients and Other Friends,

I hope you all are enjoying your summer. At Absolute Trust Counsel we are very excited about and very busy getting ready for our Elder Law Boot Camp for long-term care professionals in September. We have some great speakers lined up to provide continuing education to our colleagues who work in the long-term care industry. No vacation for us until after September 18!

To the right is a photo from my service trip in April in the Hells Canyon National Recreation Area. You can see a portion of trail we rebuilt after a rock slide. It was quite an adventure!

*Kristin Howe*



**IN THIS ISSUE:**

**What is Share of Costs?**  
..... Page 1

**Absolute Trust Talk**  
..... Page 2

**Meet Emily Gisler**  
..... Page 2

**Elder Advocacy Boot Camp**  
..... Page 3

**Why Take The AARP Online Smart Driver Course?**  
..... Page 3

“In preparing for battle, I have always found that plans are useless, but planning is indispensable.”  
—Dwight Eisenhower

**WHAT IS SHARE OF COSTS?**

When a client over the age of 65 is in a nursing home and eligible for Medi-Cal, there is almost always a Share of Costs, especially for unmarried people. The Share of Costs is the amount of money the Medi-Cal recipient is expected to pay toward the nursing home expense each month. For the Medi-Cal recipient in a nursing home the calculation is fairly simple:

**Not Married**

Applicant's gross monthly income from all sources

- Monthly Needs Allowances \$35
- Medical expenses not covered by Medi-Cal

**=Share of Costs**

The Monthly Needs Allowance of \$35 is money the Medi-Cal recipient can keep every month to spend as desired.

Examples:

**Single**

Henry receives \$1,000 in Social Security and \$750 from a pension every month. These are his only sources of income. We calculate Henry's Share of Costs as follows:

- Henry's gross income = \$1,750
- Health insurance premium \$134
- Monthly Needs Allowance \$35
- =Share of Costs \$1,581**



**Married**

When one spouse is applying for nursing home Medi-Cal, the other spouse, called the "Community Spouse," is entitled to a certain amount of income, a Minimum Monthly Maintenance Needs Allowance (MMMNA), if the couple has enough income. That amount in 2019 is \$3,161. In the nursing home context only the income of the community spouse is not otherwise counted when determining eligibility.

Using the same information for Henry as above only now assuming he and Wendy are married, and further assume Wendy's income is \$1,300 per month, they each pay Medicare Part B of \$134. Henry is in a nursing home and therefore the Medi-Cal applicant.

Henry's Share of Costs would still be \$1,581. Wendy's income does not factor into Henry's Share of Costs. However, Wendy's income is only \$1,300 per month, which is less than her \$3,161 MMMNA. Medi-Cal will permit Henry to give up to \$1,790 per month from his income to Wendy in order to bring her income up to the MMMNA. However, Henry only has \$1,581 in income after his allowable deductions. All of that will go to Wendy, reducing Henry's Share of Costs to \$0.

This will provide Wendy with \$2,881 per month in monthly income, which is less than her MMMNA of \$3,161. It might be possible to do some planning with the couple's assets to increase Wendy's monthly income by the difference of \$280. We will discuss that in a future post.

## ABSOLUTE TRUST TALK PODCAST

Absolute Trust Talk brings you the best tips, stories, and strategies that help you to make educated and informed planning decisions for your future. Each podcast episode delivers relatable, easy-to-understand advice on many aspects of the ever-evolving legal arena that makes up the estate planning and financial wellness industry.

We've completed over 25 unique episodes, the latest topics include:

- **The Explanation of Legacy Planning and Charitable Giving with Michael Crvarich**
- **Expert Advice on Geriatric Care with Linda Fodrini-Johnson**
- **Is Medi-Cal for Me? Long-Term Care for Disabled People over 65.**

In addition to the podcast, each episode has a free informational tool with helpful checklists, answers and more. Preparing for the future doesn't have to be stressful or hard, but it does have to be smart.



## MEET EMILY GISLER



We have a new team member we'd like you to meet, Emily Gisler. Emily recently graduated Cum Laude from St. Mary's College in Moraga with a BS in Psychology and a second major in Women's and Gender Studies. In addition to her studies, she volunteered at the Women's Resource Center and still managed to graduate in 3.5 years! That's quite an accomplishment.

Her role as Administrative Assistant at Absolute Trust Counsel allows her to wear many hats, from handling the busy phones, managing our calendar, acting as a point of contact for our clients, providing clerical support to the entire office, and more! She does a great job of keeping us all organized and efficient.

She enjoys reading and baking, but her real passion is people. When she's not at work or sharing the local hiking trails with her neighbors, Emily pursues her interest in Social Services through organizations such as the Center for Women and Gender Equity and Community Violence Solutions.

## UPCOMING EVENT

# ELDER ADVOCACY BOOT CAMP & LAW

INNOVATIVE SOLUTIONS TO  
CRITICAL ELDER CARE ISSUES

*September 18, 2019*  
*Contra Costa Country Club*

My team and I are working hard on our upcoming First Annual Elder Advocacy and Law Boot Camp educational seminar. We've got a line-up of eldercare experts from our local area to speak about critical matters facing our growing elderly population.

Some of the topics include: how to decode and communicate with dementia patients and their families, IHSS eligibility and the special rules, facility licensing and regulations, understanding Medi-Cal planning and much, much more! We even have a well-respected local doctor explaining new research on alternate options to address pain and inflammation, surgery and various treatments to remain active as we ALL age.

The seminar is intended for Social Workers, Nursing Home Administrators, Geriatric Case Managers, Residential Care Facility Administrators, those working in the Elder Care Community, and other professionals serving seniors.

If you no longer wish to receive our newsletter, please send an email to [info@absolutetrustcounsel.com](mailto:info@absolutetrustcounsel.com).

## WHY TAKE THE AARP ONLINE SMART DRIVER COURSE?

The AARP Smart Driver course is the nation's first refresher course specifically designed for drivers age 50 and older. In many states, drivers may benefit from a discount on their auto insurance premium upon completing the course. In fact, an evaluation of the course found that 97% of participants changed at least one driving habit as a result of what they learned.

The Smart Driver online course will help you:

- Receive a multi-year discount on your auto insurance (check with your insurance company).
- Refresh your driving skills and your knowledge of the rules and hazards of the road.
- Reduce your chances of receiving a traffic violation or getting into an accident.
- Learn at your own pace — you'll have 60 days to complete the course!



The AARP Smart Driver online course covers:

- Research-based safe driving strategies.
- Information on the effects of medication while driving.
- Preventive measures to reduce driver distractions.
- Proper use of safety belts, air bags, anti-lock brakes, and new technology found in cars today.
- Techniques for handling left turns, right-of-way, and roundabouts.
- State-specific rules and regulations in 19 key areas, including construction zones, child safety seats, school buses, cellphone use and more.
- Easy-to-follow format incorporating adult-learning principles.

This 8-hour online course costs \$24.95. To register, call 1-800-350-7025 or visit their website, [www.aarpdriver-safety.org](http://www.aarpdriver-safety.org).