

Elder law: More than wills

by Alan Macher

Think elder-law attorney, and you might just envision someone who helps prepare a will or an estate plan. But it's much more than that.



"A s i m p o r t a n t a s e s t a t e p l a n n i n g is, it deals primarily with issues related to death. An elder-law specialist also deals with unique life situations, including financial and medical matters," said Joseph Karp, an elder-law attorney.

"When Americans are asked to pick three things

they fear most, death is the least, taxes are second, and ending up in a nursing home is the most feared."

Karp's specialties include Medicaid planning and asset protection.

"The very wealthy are not concerned about elder-care costs; and those with very limited assets automatically qualify for Medicaid," Karp said. "The hard-working middle class, who have accumulated assets over a lifetime, face losing it all to elder-care, unless they plan properly."

In demonstrating the complexity of Medicaid, Karp holds up a 2-inch-thick binder.

"This is just one Medicaid application," he said. The

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attorney said he follows all Medicaid rules and regulations and provides full reporting and disclosure.

To assist with Medicaid and nursing-home issues, Karp employs two full-time social workers on his staff at the Karp Law Firm, with offices in Palm Beach Gardens, Boynton Beach and St. Lucie West.

"Often, when developing solutions — for traditional estate planning and issues related to aging — we sometimes have to focus on things that clients don't want to address," Karp said. "But effective planning can help preserve their assets and give them peace of mind."

For more information on geriatric care management, call The Karp Law Firm at (561) 625-1100 or (800) 893-9911.