

# Long Term Care Planning for Blended and Non-Traditional Families

## PRESENTERS

ELIZABETH WHITE, ESQ. COURSE PLANNER/MODERATOR  
MARIELLE HAZEN, ESQ.  
TINA LAUDERMILCH, ESQ.  
HON. LORI K. SERRATELLI

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## GROWING CLIENT BASE/RELATIONSHIP OF TRUST

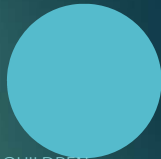
THE DEFINITION OF "FAMILY"

\*TRADITIONAL MARRIAGE

\*SAME SEX MARRIAGE

\*SECOND, THIRD, ETC. MARRIAGE WITH CHILDREN

\*LONG TERM COHABITATION



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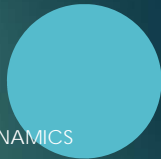
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## INFORMATION GATHERING

- ▶ FINANCIALS
- ▶ FAMILY MEMBER DETAILS
- ▶ ROLE OF COUNSELOR WITHIN FAMILY DYNAMICS
- ▶ CONFIDENTIAL CLIENT QUESTIONNAIRE (p.21)



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REPRESENTATION ISSUES

- \*WHOM DO YOU REPRESENT?
- \*JOINT REPRESENTATION
- \*POAS AND AGENTS
- \*GUARDIANS, GUARDIANS AD LITEM, COUNSEL



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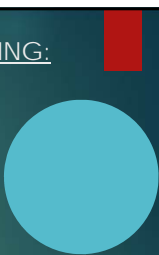
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INTERSECTION OF LONG TERM PLANNING:  
FAMILY LAW AND ELDER LAW

- ▶ PRE & POST NUPTIAL AGREEMENTS
- ▶ MARRIAGE
- ▶ DIVORCE
- ▶ GIFTS TO DIVORCED & SEPARATED CHILDREN
- ▶ ALIMONY AND SUPPORT ISSUES
- ▶ COHABITATION AGREEMENTS



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LONG TERM CARE PLANNING:  
TOOLS AND TECHNIQUES

- ▶ TO MARRY OR NOT TO MARRY / LONG TERM CARE ISSUES
- ▶ USE OF IRREVOCABLE TRUSTS
- ▶ HIGH ASSETS/INCOME: PRIVATE PAY, LIFE INSURANCE AND LONG TERM CARE INSURANCE



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LONG TERM CARE PLANNING:  
TOOLS AND TECHNIQUES

- ▶ TO GIFT OR NOT TO GIFT: TREATING SPOUSE AS A SINGLE INDIVIDUAL VS. COMMUNITY SPOUSE PLANNING
- ▶ SPOUSAL REFUSAL
- ▶ TRANSFERS BY COMMUNITY SPOUSE AFTER MEDICAID ELIGIBILITY

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