



Discover The

“ESTATE RECOVERY” Secret

They Don't Want You To Know About...

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Donna G Harris

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“Take this strategy we supplied for you today and save thousands of dollars”

~ Donna The Crazy Caregiver ~

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Introduction...

Hello there! My name is Donna Harris ~ The Crazy Caregiver.

I hope the information in this special report will be beneficial to you. It is through many hours of searching that I have been able to provide the following report to you.

I am about to reveal the truth behind how I and my friends have achieved saving the assets that our parents have built down thru the years.

Follow this step by step process that I have laid out before you and if you meet the requirements that Medicare and Medicaid have laid out, you could release the hold on your parent's assets.

You are receiving this special report on how to save your parent's assets-(property) because you requested information from one of my links.



The Difference Between Medicare and Medicaid...

When you receive **Medicaid** or services from an agency like Passport (Catholic Social Services), or a similar agency (may vary state to state), upon the death of your elderly parent(s) or loved one, there is a stipulation listed in the *Estate Recovery* program that states you must repay or reimburse the state or agency.

Upon entering a nursing facility, **Medicare** will be responsible for the first 90 days.

After the first 90-day period, it becomes self-pay or long term insurance.

Now, most people do not have long term insurance nor can they afford the cost of a NH or a home nursing agency.

This is where **Medicaid** comes into the picture.

JUST A REMINDER...

Medicare is for individuals over the age of 65 and receiving social security benefits.

Medicaid is for low income individuals.

The *Estate Recovery* program is not always made clear! Children will read over the paragraph, being overwhelmed at taking over for their parent, they may be a bit in a haze and miss the most important part.

Medicaid does not hide the information I am about to give you, they just don't make it clearly visible.

So, therefore you have to do a lot of research in order to find your answer, if you have the time and patience and know what you are looking for, you can do it yourself BUT if you don't have the time nor patience to do the research then we can help.

So many individuals are working a fulltime job, have a family to care for and struggling to take over all aspects of their parent's life and personal business and this can be a daunting experience.

*"I can't wait to tell you, I found the secret!
I've used this information first hand, it's indeed a fact."*

The following tells you in detail every step that needs to be taken in order to save the family assets. Please read carefully all the way thru.



Requirements...

You must **live** with your parent(s) or your parent(s) **live with you** for 2 years, with you as the primary caregiver and providing care for your parent(s) to stay at home instead of a nursing facility.

In most cases, you must have proof that you and your parent(s) have the same address.

If you live with your parent(s) you may have to provide them with some sort of mail that you can prove your mailing address is the same as your parent, mainly a bill statement of some sort.

This process is much easier to take care of and PROVE while your aging family member is still with you (alive).

It can be done after their death but a longer process and harder to prove.

The family physician must be aware and be willing to verify the living arrangement, **AND THEN** you may be able to save the family assets.

If you are new to this information, you need to take care of this as quickly as possible, for the future.

A "WILL" does not protect the assets when Medicaid or a nursing facility becomes involved.

There is a five-year window (which could change over time) that Medicaid or the nursing facility can look back on the family for reimbursement or the two-year window that I covered above.

This could be different state to state.

There is a special form that Medicaid or the nursing agency that you have hired are using called a "**level of care**" form.

The **"level of care"** form is very important and vital to freeing the assets.

The **"level of care"** form will be sent to the doctor's office and your parent(s) primary physician will need to enter the **exact date** of the onset of the new living arrangement.

Please verify the living arrangement date with the doctor and let the doctor know immediately when this occurs so this can be inserted in your parent(s) or loved one's files.

The **date** is the magic... if it does not reflect the two-year period that you have been living and caring for your parent(s), Medicaid **will** deny your petition.

Communication with the doctor's office is VERY important.

***** VERY IMPORTANT!! *****

The primary physician knows **the date you moved** in with your parent(s)
[[OR]] your parent(s) moved in with you!

REMEMBER THE DATE IS THE SECRET!!

The Process...

- The Passport Program (check with your local area) or the nursing agency will send the "level of care" form to the caregiver.
- The caregiver then either mails the "level of care" form or hand delivers it to the family physicians office.
- The physician fills in the information (with the special DATE that you moved in with your parent(s) and then sends it back to the nursing agency.
- Nursing agency, after reviewing the form, sends it to the local Medicaid office.
- At this time, Medicaid will review the request and either approve or deny the request.
- Medicaid will then notify you of their decision and put it in your parent(s) file. Please ask Medicaid for some form of verification.
- Ask the family doctor for a copy of the form he filled out for your parent. The doctor's office does put this in the patient files, so make sure you ask for a copy of this "level of care" form for your own personal files for future reference.



Final Thoughts....

These steps are vital and needs to be focused on immediately. A lot is at stake and you need to have tunnel vision where this matter is concerned. I did not mail my mom's form in but took it to the doctor's office myself and called daily to get an update on when the form was filled out and sent to Medicaid. I was not leaving no stone unturned.

Please contact me @ donna@donnathecrazycaregiver.com if you have any further questions. Remember I am caring for my soon to be 99-year-old mother, so be patient. I will get back to you as quick as I can.

Hang in there.

To your success and I wish you well ~



Donna G. Harris

P.S. For tips and tricks for a better caregiving journey visit → www.donnathecrazycaregiver.com

[Life is a process and not an event.]

About Donna...

Donna, The Crazy Caregiver was originally created by Donna Harris to help other family caregivers.



Her [blog](#) was created to become the ultimate resource for up to date information on caring for aging parents or other family members who are not able to care for themselves and who do not want to go to a nursing home and how NOT to go crazy through the process, if that can even be done. Well, she will try. This isn't a blog where you'll be spammed by someone who doesn't have a clue about sacrificing their life for a parent but a safe place where giving back and helping others and we all benefit from other's experience, strength and hope.

Hey guys, welcome to **Donna The Crazy Caregiver** [blog](#). I created this blog after many of my family and friends asked me how I managed to give up my freedom to care for mom and stay sane in the process and the many others who just asked for help.

I'm passionate about helping other adult children care for their elder parents or loved ones and to find peace in their decision of not placing their elderly parent(s) in a nursing home and to find free resource that available.

Over the years of being a family caregiver, I've had a number of experiences and learnt a lot from it, including...

- ✚ Giving up spending time with my sweet grandchildren
- ✚ How to save your parent's property from the *Estate Recovery* program
- ✚ How caring for an aging parent not only affects you, the person doing the caregiving, but also your children, grandchildren and friends
- ✚ Where to protect all important info regarding your aging parent
- ✚ Dealing with loneliness, isolation and much more...

I've been building websites for myself for a few years where I can share and help other adult children with caregiving tips and also to find different avenues to make an income from home while caring for mom with a real business which could provide me an income with no worries and be able to focus on keeping mom safe and happy right here in her own home.

I'm not a millionaire and not even close to it, Caregiving comes with financial sacrifice but I love what I do for my mother and my website is growing practically month to month.

I don't make my money from teaching Caregiving Tips; I make it mostly from affiliate marketing right here in my own home or my own affiliate sites.

If I can help but one sweet caregiver find the means to make an income from home, the ethical way, because, I know firsthand what family caregivers have sacrificed and they don't have money to blow.

NOW there is no way that I can promise you any results from reading this website, but I can show you exactly what I do and show you the way.

I wish you well ~

Donna G. Harris

The Crazy Caregiver

