



THE LAW OFFICES OF  
**HOYT & BRYAN, LLC**  
FAMILY WEALTH & LEGACY COUNSELLORS

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**Coordinating Long-Term Care  
and Veteran's Benefits**

When planning for long-term care it is important you are aware of all of the benefits to which you or your loved ones may be entitled. Most of us know if we meet the asset and income requirements, we may qualify for Medicaid. But, ask an elderly Veteran if they are aware they may be eligible for a pension from the Veteran's Administration and they will tell you they are not eligible because they were not injured in a war or they did not serve long enough. This is a common misconception, which keeps many Veterans, and their spouses, from applying for benefits they earned by serving our country. There are now over 25 million U.S. Veterans eligible for some type of VA benefits, many of whom have no idea these pension benefits exist and their local VA office won't tell them about it.

Benefits are often available from more than one source. When the time comes for you or a loved one to receive long-term care services, it is up to you to apply for all the benefits to which you are entitled and to coordinate benefits like VA and Medicaid, to receive the maximum amount. In order to qualify for benefits, assets are often transferred. In many cases these transfers are appropriate but sometimes transfers may lead to periods of ineligibility for Medicaid purposes. Further, some portions of VA benefits may be countable as income for Medicaid, when other portions may not. It is important you understand the differences in the rules among the various benefit programs so you are able to receive your benefits when you need them. With a little professional planning, you may be able to receive benefits that make a significant difference in the amount and type of care you receive. To avoid missing out on benefits to which you or your loved ones may be entitled, we encourage you to meet with an elder law attorney to protect yourself, your future and your family.

The Law Offices of Hoyt & Bryan assists families in the protection of their loved ones by focusing their practice in the areas of Estate Planning, Probate and Trust Administration, Elder Law including Medicaid and VA Planning and Special Needs Planning, Pet Planning, Business Succession Planning and Real Estate. The founders, Peggy Hoyt and Randy Bryan, are both dual board certified by the Florida Bar in Wills, Trusts and Estates as well as Elder Law. Hoyt & Bryan is the only law firm in Florida with the distinction of two attorneys with these certifications. We offer many complimentary educational workshops each week in our Learning Center at The Law Offices of Hoyt & Bryan and monthly workshops in the Auditorium of One Senior Place in Altamonte Springs. For more information please contact our office at 407-977-8080 or visit our website HoytBryan.com.