

# EDGENTUS WEBINAR SERIES

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## COURSE SUMMARY

### **Course Title: Anatomy of a Medi-Cal Planning Case: Single Applicant**

This 2-hour course takes the student through a standard single individual long-term care Medi-Cal Planning case from start to approval. This case study course is applicable for practitioners in all states except California.

### **Learning Objectives:**

Through this course you will learn:

- The client intake process and key information to collect.
- Case analysis for an LTC Medi-Cal asset protection plan for an unmarried applicant.
- How to determine the total spenddown exposure.
- Understanding the gift stacking concept.
- Understanding the asset-to-income rule.
- Using the Gift Stacking + Annuity approach to achieve LTC Medi-Cal eligibility.
- Completing the asset re-structuring to become eligible for LTC Medi-Cal.
- Filing the Medi-Cal application to start the penalty period.
- Post-approval issues.

**Location:** Online Webinar (Zoom Webinar Platform)

**Hours:** 2

**Date:** August 19, 2020

**Time:** 2:00 pm PT – 4:00 pm PT

**Presenters:** Michael Anthony, JD

**Level:** Introductory/Basic

**Prerequisites:** None (Introduction to Medi-Cal Planning and The Basics of Medi-Cal Compliant Annuities and Promissory Notes are recommended but not required.)

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## COURSE OUTLINE

### **Anatomy of a Medi-Cal Planning Case: Single Applicant**

Date: August 19, 2020

Time: 2:00 pm PT – 4:00 pm PT

- I. Medi-Cal Planning for Single Applicants Basics
  - a. What is Medi-Cal Planning
  - b. What rules allow Medi-Cal Planning
  - c. How Medi-Cal Planning can help a single applicant protect assets
- II. Client Intake Process
  - a. Key information
  - b. Basic Analysis
  - c. Determining which assets count towards the spenddown
- III. Determining the LTC Medi-Cal spenddown exposure
  - a. Determining the Individual Countable Resource Allowance limit
  - b. LTC Medi-Cal Spenddown formula
- IV. Creating the Medi-Cal asset protection plan for the single applicant
  - a. Modern Half-A-Loaf explained: Gift + Annuity
  - b. Determining the total loaf
  - c. Determining the gift amount
  - d. Calculating the penalty period
  - e. Determining the annuity amount and term
- V. Implementing the Medi-Cal asset protection plan
- VI. Common post-application issues
  - a. When the penalty period expires