What is an Elder Law Attorney?

Elder Law is simply a term used for an attorney and defined by the client to be served. In other words, the attorney who practices Elder Law may handle a range of issues but has a specific type of clients---Seniors!

Elder Law encompasses many different fields of Law. Some of these include:

- Preservation/transfer of assets seeking to avoid spousal impoverishment when a spouse enters a nursing home.
- Medicaid Planning, Claims, and Appeals
- Social security and Disability claims and appeals.
- Supplemental and long term health insurance issues.
- Disability planning: Powers of Attorney, Living trusts, Living wills, Financial planning and Health care decisions.
- Conservatorships and Guardianships
- Estate planning
- Probate
- Administration and Management of trusts
- Long-term-care placement
- Nursing Home issues including patients’ rights and nursing home quality.
- Elder abuse and fraud recovery cases
- Planning and eligibility for Veterans Administration benefits
- Age discrimination in employment
- Retirement planning, including pension planning.
- Health law/mental health law.
- Special Needs Planning!

Mikel D. McKinley, Jr. Attorney/MBA
mike@eldercarelawofcky.com
Imagining Life Without Coordination Care?

Because older loved ones should be loved and treasured.

Do you need a Life Care Plan?

1. The primary caregiver is suffering.
2. Family members are confused.
3. Health was recently diagnosed with.
4. Health has recently suffered.
5. You recently discovered your loved one is_cntunity.
6. You recently discovered your loved one is_cntunity.
7. Your loved one is_nursing home.
8. You recently discovered your loved one is_cntunity.
9. Your loved one is_cntunity.

Benefits for the Family

- For an affordable fee.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
- for Long-Term Care.
## Veterans Benefits
### Desktop Reference

### 2019 Veterans Pension Benefit Rates

<table>
<thead>
<tr>
<th><strong>Single Veteran</strong></th>
<th><strong>Married Veteran</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Improved Pension:</td>
<td>Basic Improved Pension:</td>
</tr>
<tr>
<td></td>
<td>$1,127</td>
</tr>
<tr>
<td>Housebound:</td>
<td>Housebound:</td>
</tr>
<tr>
<td></td>
<td>$1,378</td>
</tr>
<tr>
<td>Aid &amp; Attendance:</td>
<td>Aid &amp; Attendance:</td>
</tr>
<tr>
<td></td>
<td>$1,881</td>
</tr>
<tr>
<td>Standard 5% VA UME Deduction:</td>
<td>Standard 5% VA UME Deduction:</td>
</tr>
<tr>
<td></td>
<td>$54.92</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Veteran Married to Veteran</strong></th>
<th><strong>Surviving Spouse</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Improved Pension:</td>
<td>Basic Improved Pension:</td>
</tr>
<tr>
<td></td>
<td>$1,477</td>
</tr>
<tr>
<td>One Housebound:</td>
<td>Housebound:</td>
</tr>
<tr>
<td></td>
<td>$1,727</td>
</tr>
<tr>
<td>Two Housebound:</td>
<td>Aid &amp; Attendance:</td>
</tr>
<tr>
<td></td>
<td>$1,977</td>
</tr>
<tr>
<td>One Aid &amp; Attendance:</td>
<td>Standard 5% VA UME Deduction:</td>
</tr>
<tr>
<td></td>
<td>$2,230</td>
</tr>
<tr>
<td>Both Aid &amp; Attendance:</td>
<td>Bright-Line Net Worth Limit</td>
</tr>
<tr>
<td></td>
<td>$2,984</td>
</tr>
</tbody>
</table>

|                                           | Bright-Line Net Worth Limit                 |
|                                           | $2,548                                      |

|                                           | Bright-Line Net Worth Limit                 |
|                                           | $127,061                                    |
|                                           | Effective 2019                              |