



Sweet Dreams or Steep-stakes - It's YOUR Choice!

Constance Noring couldn't help herself. She had to do it. Just one more time. This was her lucky day - She could feel it. So she mailed in her form with a check for \$20.00 to purchase some nicknacks hoping this would increase her chances.

Constance had been trying for years to win the Sweepstakes. She just knew that one of these days, Ed McMann himself would pull up to her house with his entourage of people and present her with her check for 10 million dollars! For this very reason, she kept her front porch nice and tidy. Her neighbor, Anne Teak, would laugh as she watched out her window at Constance sweeping the leaves off the walkway.

However, one peek in her closets and you would have never believed she even knew how to clean! Constance was quite the pack-rat, to say the least. She liked to call herself a "collector," but according to her children, the only thing she collected was junk!

Constance's children knew that she had spent a considerable amount of money trying to achieve her dream, but they had no idea what an "investment" she had made, and that the amount of money she had spent was truly unreasonable. They would just laugh at her and say, "Oh there's Mom, trying to win the Sweepstakes again." What was so odd about it all though, was that all her life, she had been so frugal, saving every dime and penny - just like she saved everything else. This whole sweepstakes thing was quite out of character for her. Her kids were afraid to confront her about it, however, because the last thing they wanted to do was offend or upset her. So they just stood by and watched.

Her husband, Les Noring, was progressively getting weaker and weaker, and he had finally gotten to the point that he was so frail, he simply could not get around by himself anymore. Once he digressed to this point, Constance had no choice but to make plans to move him into a nursing home. He was too heavy and awkward for her to lift. Their three children were all in agreement that this was the right decision to make.

So Les moved into the nursing home. Constance went by and ate with him every day. In the meantime, she continued her habit of frivolous spending on the Sweepstakes, sinking lower and lower into her quicksand of debt, charging hundreds and then thousands of dollars on her credit cards.

A few months went by, and it didn't take long for her to realize that she just simply did not have the money to keep Les in the nursing home and still be able to survive herself. She sought out the advice of her grand-nephew, Morse Norning, who had been a DHS social worker before he moved to a different town because of his wife's job. She just knew that she and Les were prime candidates to receive government assistance with the current condition of their finances.

Much to her dismay, she was informed by her nephew that Medicaid does not offset your unsecured debts against your assets. She had \$50,000 in the bank and \$30,000 of debt. And in her mind, this meant that she was at a \$20,000 balance - not enough to continue to pay the \$3,200 monthly nursing home bill for much longer. Unfortunately, this was not how Medicaid saw it. Her nephew Morse told her that she could cash in her CDs and pay off her credit cards to assist in getting Les qualified for Medicaid. But, then Constance would lose the interest income and be in even worse shape!

Constance was left in a horrible predicament. She was truly in a desperate state of mind when a friend told her that she knew of an elder law attorney who assisted people with getting qualified for Medicaid without spending all that DHS tells them they have to spend. Constance called immediately for an appointment for a free evaluation of her situation.

She was relieved to find out that the elder law attorney could save them thousands of dollars and still get Les qualified for Medicaid to cover his nursing home care.

Touch of Humor:

You feel stuck with your debt if you can't budge it.

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