

## About the Speakers...

**Gary L. Miller** is an attorney at Eastman & Smith Ltd. practicing in the areas of estate planning, probate, elder law, tax, and qualified retirement plans. He graduated cum laude from the University of Toledo College of Law in 1998. He previously had 21 years of experience as a financial planner, most recently as Estate and Business Planning Specialist and Pension Specialist for Seymour and Associates. He received the Chartered Life Underwriter and Chartered Financial Consultant designations from the American College and is an Accredited Estate Planner. He is a member of the Toledo Bar Association, Lucas County Bar Association, Ohio State Bar Association, American Bar Association, Toledo Estate Planning Council (past president) Toledo Area Planned Giving Council (past treasurer), and National Academy of Elder Law Attorneys. He also serves in the MCO Foundation Gift Planning Advisory Group.

**Chris Cooper** is the owner and founder of Chris Cooper & Company, Inc., a fee-only financial planning firm working with people who own small businesses, with persons preparing to retire, and very elderly persons. Chris provides counseling and guidance in the areas of investments, taxation, and estate preservation. As a practitioner he invests and manages money, does personal and business tax returns and representation, and comprehensive financial planning consultations.

Chris Cooper is also the owner and founder of ElderCare Advocates, Inc. a private geriatric care management and long term care consulting firm. ElderCare Advocates is a free standing, non-hospital or other health care provider affiliated, firm providing comprehensive assessments & planning of long term care needs of disabled adults and the frail elderly. Assessments are made across the medical, psychological, social, environmental, legal and financial aspects of a person's life.

Completing the Chartered Life Underwriter and Chartered Financial Consultant designations in 1986, he went on to establish one of the few fee based financial planning practices in Toledo. He found that people wanted and needed financial advice more than financial salespeople wanted to give or could give. From this point in a new career he discovered that more thorough knowledge of taxes, investments, and law was needed, and so he completed a Masters of Science in Financial Services degree with specialization in financial planning in 1989 from the American College, Bryn Mawr, PA. Admission to the prestigious Registry of Financial Planning Practitioners, and obtaining the CERTIFIED FINANCIAL PLANNER™ certification were accomplished in 1990. He completed and received a Graduate Certificate in Gerontology at Bowling Green State University in 1992.

The Continuing Legal Education  
Committee of the  
Toledo Bar Association

*Presents:*

# MEDICAID AND ELDER LAW UPDATE

**Thursday, December 7, 2006**

**8:45 A.M. - 4:15 P.M.**

**Toledo Bar Association**

**6.0 CLE Credit Hours**



# Medicaid and Elder Law Update

This comprehensive seminar will address the fundamentals of elder care, estate planning for the elderly, and Medicaid planning.

## AGENDA

- 8:30 a.m.– 8:45 a.m. Registration & Welcome**
- 8:45 a.m.– 9:25 a.m. Overview of legal and financial issues in elder care**  
*Chris Cooper, CLU, ChFC, MSFS, CFP, EA, Chris Cooper & Company*
- A. Demographics of the elderly.
  - B. The problem of dementia.
  - C. History and current state of payer sources for elder care.
  - D. The comprehensive assessment: medical, psychological, social, environmental, legal, financial.
  - E. Designing the care plan.
- 9:25 a.m.– 10:35 a.m. Estate planning for the elderly**  
*Gary L. Miller, Esq., Eastman & Smith Ltd*
- A. Wills.
  - B. Trusts and other non-probate transfers.
  - C. Durable powers of attorney.
  - D. Health care advance directives.
  - E. Special planning considerations for retirement plans.
- 10:35 a.m.– 10:50 a.m. Break**
- 10:50 a.m.– 12:00 p.m. Paying for long-term care**  
*Chris Cooper, CLU, ChFC, MSFS, CFP, EA, Chris Cooper & Company*
- A. What is long-term care?
  - B. Overview of Medicare.
  - C. Overview of Medicaid and Medicaid eligibility.
  - D. Long-term care insurance.
- 12:00 p.m.– 1:00 p.m. Lunch (on your own)**
- 1:00 p.m.– 2:15 p.m. Medicaid planning techniques after the Deficit Reduction Act of 2005**  
*Gary L. Miller, Esq., Eastman & Smith Ltd*
- A. Exempt assets.
  - B. The Community Spouse Resource Allowance (CSRA).
  - C. The improper transfer rules.
  - D. Annuities.
  - E. Retirement plans.
  - F. Life estates.
  - G. Trusts.
  - H. Effective gifting strategies.
  - I. Estate recovery.
  - J. Protecting assets for a disabled child.
- 2:15 p.m.– 2:30 p.m. Break**
- 2:30 p.m.– 3:45 p.m. Medicaid planning case studies**  
*Chris Cooper, CLU, ChFC, MSFS, CFP, EA, Chris Cooper & Company*
- 3:45 p.m.– 4:15 p.m. Ethical considerations when representing elderly clients**  
*Gary L. Miller, Esq., Eastman & Smith Ltd*
- A. Determining who is the client.
  - B. Competency of the client.
  - C. Representing both spouses.
  - D. Pitfalls when children are involved in the representation of the elderly client.
- 4:15 p.m. Adjourn**



# CLE120706 MEDICAID & ELDER LAW

- \$180.00 TBA Member     \$240.00 Non-Member
- \$90.00 New Atty 1<sup>st</sup> year (Must be a TBA Member)

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**Cancellation Policy**

Cancellations received by 4:30 p.m. the business day prior to the seminar will be refunded less a \$30.00 administration fee. No refunds or transfers are given for cancellations received on or after the day of the program. Upon request, course materials are available in consideration of tuition paid. The TBA reserves the right to modify or cancel a program if circumstances warrant. If the TBA cancels a program, full tuition will be refunded.

**ALL PROGRAMS ARE HELD AT THE TBA  
 UNLESS OTHERWISE NOTED.**

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