

Let me talk to you about Mr Green and Mr Gray. They both live here. They're next door neighbors in the metropolitan area. They're very good citizens. They pay their taxes. They served in the military. They came back from the Vietnam War, got married, had children, educated their children, and saved up to have a nest egg for their golden years. One night in the middle of the night, Mr Green gets up. He's having terrible pains in his chest. He's very frightened. He starts nudging his wife. "I think I'm having a heart attack. I think I'm having a heart attack." His wife gets up, calls 911 and within a very short period of time, they find themselves in the local emergency room.

Mr Green is whisked away for surgery. He has bypass surgery. He groggily gets up in the recovery room, just happy to be be alive. Eventually he goes to a step down unit and then finally his room and soon after, Mrs. Green is coming down the hall with the wheelchair, grinning ear to ear, happy to take Mr Green home and also knowing there aren't going to be any significant medical costs because Medicare and his supplemental policies are going to have paid for the doctor and hospital care that he needed.

Mr Gray, however is not as lucky as Mr Green, he doesn't have a heart attack. Instead of having a heart attack, he starts to forget where his keys are. He eventually forgets where he left his car. And sadly he begins, one by one to forget the names of each of his children and his wife. This man has Alzheimer's. This man requires long term care and Medicare does not pay for long term care. This is why our clients seek out our counsel. Paying for longterm care is the middle class dilemma. Often they turn to see if they can receive Medicaid benefits without spending down their lifetime of savings...