

# Agenda

**Medical Assistance: Long-Term Care Planning, Estate Planning and Asset Transfers** *M. Barrett*

- History of the Minnesota Medical Assistance program
- Eligibility criteria
- Covered services
- Spousal impoverishment rules
- Transfer of asset rules
- Penalties and disqualification periods, transferee liability, exceptions

**Proactive and Crisis Planning Techniques** *J. Chambers*

- Third-party and testamentary supplemental needs trusts
- First-party special needs trusts and pooled trusts
- Spending down: goals and techniques
- Reverse half-a-loaf planning
- Medicaid-compliant annuities and promissory notes
- Gifting

**Medicare Update** *V. Bock*

- Medicare basics
- Long-term care problem
- Part B enrollment
- Medicare Advantage

**Unintentional Gifting: Avoiding Probate May Disqualify Your Clients From Medical Assistance** *L. Chesley*

- Adding children to your bank account
- Deeding real estate to children
- Life estate vs. right to occupy

**Financial Planning for the Elderly and Disabled** *J. Kukla*

- Asset protection: estate planning considerations
- Exempt or excluded assets
- Using trusts and advanced planning techniques
- New legislative changes and potential problems

**New and Expanded Restrictions on Medical Assistance Planning** *R. Henning*

- Viability of asset transfers
- Use of trusts
- Use of annuities
- Viability of Medical Assistance planning

**Can't Attend? Order the Webinar as a Self-Study Package!**  
Recordings of this webinar are available for purchase. See registration panel for more information and please refer to specific state licensing rules or certification requirements to determine if this learning method is eligible for continuing education credit. Self-study packages do not qualify for AIA credit.

## Minnesota Medical Assistance and Medicare Planning

Live, Interactive Webinar - Monday, June 28, 2021

NON-PROFIT  
U.S. POSTAGE PAID  
EAU CLAIRE, WI  
PERMIT NO. 2016

HalfMoon Education Inc.  
PO Box 278  
Altoona, WI 54720-0278



## Learning Objectives

**You'll be able to:**

**Review** covered services and eligibility criteria for Minnesota Medical Assistance long term care program.

**Discuss** long term care financial planning techniques that can be used proactively or in a crisis.

**Avoid** unintentional gifting that may disqualify clients from Medical Assistance eligibility.

**Get tips** for effectively using trusts, annuities and promissory notes in Medical Assistance planning.

**Explore** new and expanded restrictions on Medical Assistance Planning.



## HalfMoon Education Online Learning

# Minnesota Medical Assistance and Medicare Planning

Live, Interactive Webinar - Monday, June 28, 2021



**Learn** about new and expanded restrictions on Medical Assistance planning

**Explore** the history of the Minnesota Medical Assistance program

**Identify** penalties and disqualification periods

**Consider** the viability of asset transfers

**Understand** Medicaid-complaint annuities and promissory notes

**Discuss** Medicare basics and recent developments

### Continuing Education Credits

**Accountants**

7.5 CPE Hours

**Attorneys**

Minnesota CLE Pending  
7.5 Wisconsin CLE Hours

**Certified Financial Planners**

6.0 CE Hours  
(see details inside)



HalfMoon Education Inc.  
WWW.HALFMOONSEMINARS.ORG

# Faculty

**Margaret Barrett** *Safe Harbor Estate Law, PLLC*  
Ms. Barrett's experience includes working in accounting and finance, practicing litigation in a big law firm, being a small business owner, and pursuing Medicaid reimbursement at a medical device company. She is active in the Minnesota State Bar Association Elder Law and Probate and Trust Sections, the National Academy of Elder Law Attorneys (NAELA), Minnesota Women Lawyers, and Christian Legal Society of Minnesota. She graduated from the University of St. Thomas, *summa cum laude*, in 1981, and from William Mitchell College of Law, *cum laude*, in 1991. Ms. Barrett is admitted to practice before Minnesota and Federal District courts.

**Janelle Chambers** *Chandler and Brown, Ltd*  
Ms. Chambers was born and raised in Southern California. She received her juris doctor degree from the University of St. Thomas School of Law, *cum laude*. She practices at the St. Paul estate planning law firm of Chandler and Brown, specializing in the areas of estate and charitable planning, trust and probate administration, and elder law. Ms. Chambers presents frequently to the Twin Cities community on estate and charitable planning. Some of her recent audiences include legal and financial advisors, nonprofit organizations, and government agencies, such as the Minnesota Department of Human Services. Ms. Chambers is an active member of the Minnesota and Wisconsin State Bar Associations, the National Academy of Elder Law Attorneys (NAELA), and the St. Paul and Minnesota Foundations' Cornerstone Council. She has served as a volunteer with the Minnesota State Bar Foundation and currently volunteers with Minnesota's chapter of Wills for Heroes, as well as the Eden Prairie Hockey Association and the Eden Prairie Soccer Association.

**Valerie Bock** *Valerie Bock Medicare Consulting, LLC*  
Ms. Bock has touched all aspects of employee benefits in her 40-year career, working for health insurance companies, third-party administrators, consultants, and in-house benefit departments. She has deep experience in designing, managing, and administering benefit programs sponsored by employers, such as health, disability and life insurance; pre-tax spending account plans; and 401(k) programs. Ms. Bock has always been passionate about helping individuals understand complex benefits concepts through education, communication and promotion of healthcare consumerism. She is taking that passion forward by finding ways to help those transitioning to Medicare. She is an alumna of Augustana University and holds a Certified Employee Benefits Specialists designation from the Wharton School of Business.

# Webinar Information

Log into Webinar 7:30 - 8:00 am CDT	Break 11:30 am - 12:30 pm CDT
Morning Session 8:00 - 11:30 am CDT	Afternoon Session 12:30 - 3:45 pm CDT

**Tuition**  
**\$289** for individual registration  
**\$199** for three or more registrants from the same company at the same time.

**Included with your registration:** *PDF seminar manual.*

**How to Register**

- Visit us online at [www.halfmoonseminars.org](http://www.halfmoonseminars.org)
- Mail-in or fax the attached form to 715-835-6066
- Call customer service at 715-835-5900

Webinars are presented via GoToWebinar. Instructions and login information will be provided in an email sent close to the date of the webinar. For more information, please visit our FAQ section of our website, or visit [www.gotowebinar.com](http://www.gotowebinar.com).  
**Cancellations:** Cancel at least 48 hours before the start of the webinar, and receive a full tuition refund, minus a \$39 service charge for each registrant. Cancellations within 48 hours will receive a credit toward another webinar or the self-study package. You may also authorize another person to take your place.

**Lisa Chesley** *Chesley Law Firm*  
Ms. Chesley has strong local ties, having been born and raised in Mankato. She is a graduate of Mankato West High School, where she participated in a variety of activities that sparked her interest in the legal field. She earned her Juris Doctorate from Hamline University School of Law in 2014 and moved back to Mankato to practice law. Ms. Chesley and her partner opened Chesley Law Firm in 2017 and have focused on helping clients with a range of elder law issues since that time. She enjoys the wide variety that is "elder law", from helping clients plan for the future to litigating important family issues.

**Joseph Kukla** *Thiel, Anderson, Kukla & Gunderson, PLLP*  
Mr. Kukla is a partner at Thiel, Anderson, Kukla & Gunderson in Edina, and has been with that law firm since 2013. Mr. Kukla has a legal practice that is based in estate planning, real estate and business law, with a particular emphasis on serving clients with special needs. He has extensive experience with guardianships and trust planning, and he is an expert on the rules of Medical Assistance (Medicaid) and Social Security. His youngest brother, Jake, has developmental disabilities and that inspired him to use his background to help individuals and families dealing with similar circumstances. In addition to his legal practice, Mr. Kukla is a pro bono adviser to the Arc of Minnesota Master Pooled Trust, is a licensed PCA through St. David's Center for Child & Family Development in Minnetonka, MN; is a certified coach and volunteer for Special Olympics Minnesota; and currently serves on the Board of Directors for Opportunity Partners, Inc., a Twin Cities-based non-profit organization that provides services to the disability community.

**Rachell Henning** *Henningson & Snoxell, Ltd*  
Ms. Henning brings a wealth of personal and professional experience to her practice as an elder law attorney. From an early age, she has been dedicated to assisting elderly individuals and individuals with disabilities to live their lives to the fullest. Ms. Henning managed a residential home for individuals with disabilities earlier in her career and was quickly promoted to be a service coordinator advocating for the people she served, working closely with their families and the staff to ensure the individuals she served were receiving proper services and living fulfilling lives. Ms. Henning also has experience working with county financial workers, social workers, and others who handled eligibility decisions for the state run programs, including Medical Assistance. Rachell was able to build relationships with those individuals to understand more about the administrative end and she is able to utilize this experience to advocate more effectively on behalf of her clients as a result. She graduated from South Dakota State University, *cum laude*, and from Mitchell Hamline School of Law, *cum laude*.

**Continuing Education Credit Information**  
This seminar is open to the public. The Minnesota Board of Accountancy accepts sponsors listed on the NASBA National Registry of CPE Sponsors. This intermediate-level course offers up to 7.5 CPE credits (based on 50-minute hours) in the area of specialized knowledge. A basic understanding of Medicare and Medical Assistance is beneficial for this program and no advance preparation is required.

Completion certificates will be awarded to participants who complete this event, respond to all prompts, and earn a passing score (80%) on the quiz that follows the presentation (multiple attempts allowed).

HalfMoon Education Inc. is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.NASBARegistry.org](http://www.NASBARegistry.org). Sponsor No. 103015.

HalfMoon Education has applied to the Minnesota State Board of CLE for course approval for attorneys, which is pending.

The Wisconsin Board of Bar Examiners has approved this course for 7.5 CLE credit hours.

HalfMoon Education Inc. is a CFP Board-Registered continuing education Sponsor. The Certified Financial Planner Board of Standards, Inc. has granted 6.0 hours

**Can't Attend?**  
**Order the Webinar as a Self-Study Package!**  
Recordings of this webinar are available for purchase. See registration panel for more information and please refer to specific state licensing rules or certification requirements to determine if this learning method is eligible for continuing education credit.

# Registration

**Minnesota Medical Assistance and Medicare Planning**  
Live, Interactive Webinar - Monday, June 28, 2021

<b>How to Register</b>	<b>Registrant Information</b>
<b>Online:</b> <a href="http://www.halfmoonseminars.org">www.halfmoonseminars.org</a>	Name: _____ Company/Firm: _____ Address: _____ City: _____ State: _____ Zip: _____ Occupation: _____ Email: _____ Phone: _____
<b>Phone:</b> 715-835-5900	<b>Additional Registrants:</b> Name: _____ Occupation: _____ Email: _____ Phone: _____ Name: _____ Occupation: _____ Email: _____ Phone: _____
<b>Fax:</b> 715-835-6066	<b>Code:</b>
<b>Mail:</b> HalfMoon Education Inc., PO Box 278, Altoona, WI 54720-0278	
<b>Complete the entire form.</b> Attach duplicates if necessary.	
Email address is required for credit card receipt, program changes, and notification of upcoming seminars and products. Your email will not be sold or transferred.	
( )  I need special accommodations. Please contact me.	

<b>Tuition</b>
( ) <b>I will be attending the live webinar.</b> Single Registrant - <b>\$289.00</b> . Three or more registrants from the same company registering at the same time - <b>\$199.00</b> each.
( ) <b>I am not attending.</b> Please send me the webinar recording: <input type="checkbox"/> Streamable MP4 Video/PDF Manual for <b>\$299.00</b> . <input type="checkbox"/> USB Video/PDF Manual for <b>\$299.00</b> .
<b>Checks:</b> Make payable to HalfMoon Education Inc.
<b>Credit Card:</b> <i>Mastercard, Visa, American Express, or Discover</i>
Credit Card Number: _____
Expiration Date: _____ CV2 Code: _____
Cardholder Name: _____
Billing Address: _____
City: _____ State: _____ Zip: _____
Signature: _____
Email: _____