

Western Mass Estate Planning

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I have elected to serve as the primary contact person with regard to a MassHealth application being prepared and filed by Kate Downes, Esq. and/or Deirdre Gleason, Esq., with assistance from Pam Guyette, Kenneth Downes, and/or Liz Smith. I hereby acknowledge the following:

- The application cannot be completed or mailed to MassHealth until all of the relevant documents on the list provided (and at www.katedownes.com) have been dropped off, mailed, or sent by fax or e-mail to the law office.
- The more complete and organized these documents are, the sooner the application can be filed. I understand that the documents I provide might result in the need for more information (ex: copies of checks, receipts, and/or other bank accounts).
- The precise date of eligibility will not be determined/confirmed until all of the relevant documents have been provided (ex: no disqualifying gifts in a nursing home case)
- It is important that I thoroughly and promptly obtain all documents requested by a law office staff person and/or MassHealth.
- None of the applicant's remaining assets will be given away or spent without clear instructions from a member of the office staff.
- The only expenditures that are permitted by MassHealth after the anticipated date of eligibility are a pre-paid funeral, burial savings account, and payments to the nursing home.
- Any other expenses (credit card debt, real estate taxes, legal fees, etc.) must be paid prior to the anticipated date of MassHealth eligibility.
- All of the applicant's income (minus a small personal allowance, health insurance premiums, and, in some cases, an allowance for the at-home spouse) must be paid to the nursing home, starting the month of anticipated eligibility, so should not be spent during the application process. A staff person will estimate that figure.
- Any health insurance premiums must be paid during the process and after approval.
- If the applicant dies prior to filing the application, only a spouse or adult child may sign the necessary documents. Therefore, I am willing to sign an incomplete application at the start, to ensure that MassHealth processes the application once filed.
- If the applicant dies after filing the application, but prior to appeal of any denial of benefits, it may be necessary to file probate proceedings to have a Personal Representative (fka Executor) appointed. This is an extra expense and delay which can often be avoided by a prompt filing, with complete supporting documentation.

I have read, understood, and acknowledge all of the above and the contents of the write-up entitled, "Initial Eligibility and Surviving the MassHealth Application Process" at www.WesternMassEP.com

Applicant representative

Date