

# Western Mass Estate Planning

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[www.westernmassep.com](http://www.westernmassep.com)

**Deirdre Gleason, Esq., Owner**  
**Emily Arsenault, Legal Assistant**  
**Erin Fish, Office Manager**  
**Kathy Wagner, MassHealth Specialist**

I have elected to serve as the primary contact person with regard to a MassHealth application being prepared and filed by Deirdre Gleason, Esq., with assistance from Kathy Wagner, Emily Arsenault, and/or Erin Fish. 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](http://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](http://www.WesternMassEP.com)

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Applicant representative

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Date