

# New Book Spills the Beans on How to Protect Family Assets from Nursing Home Costs

## ARCHIVAL CONTENT

BOULDER, Colo., Feb. 6 (SEND2PRESS NEWSWIRE) – Nursing home costs are skyrocketing to an average of \$75,000 per year and a new book – “How to Protect Your Family’s Assets from Devastating Nursing Home Costs: Medicaid Secrets” (Phylus Press, ISBN: 978-0-9790801-1-1) – teaches people how to qualify for Medicaid to get these expenses paid.

For the first time ever, the inside secrets of high-priced estate planning and elder law attorneys are revealed.

Author K. Gabriel Heiser has been an attorney specializing in elder care and estate planning for the last 23 years, helping hundreds of people pay for nursing home care by teaching them how to protect their assets. This book enables him to share his knowledge with a wider audience.

The book reveals information about Medicaid that many people find difficult to discover on their own. For example: Did you know that Medicaid currently pays the bills of over 50 percent of all nursing home residents? Did you know that money can be converted into real property that is exempt?

Heiser explains that people do not have to be broke to qualify for Medicaid. In fact, in February 2006, many of the rules affecting how one qualifies for Medicaid coverage of nursing-home expenses were radically changed due to the passage of the Federal Deficit Reduction Act of 2005, making existing books dangerously out-of-date.

“The Medicaid system is extremely complex and cumbersome for the average person to understand,” Heiser said. “However, when you have the map for navigating the system, the mystery disappears. My goal in writing this book is to give the benefit of my 23 years’ experience to the lay public, and save them money.”

The book includes tips on: how to title your home so you do not lose it to the state; how to make transfers to family members that won’t disqualify you from Medicaid; how annuities make assets “disappear”; smart tricks for “spending down” assets; what to change in your will to save thousands of dollars if a spouse ever needs nursing home care; the single document that can possibly save thousands; and much more.

For more information, visit: [www.MedicaidSecrets.com](http://www.MedicaidSecrets.com).

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