

Table of Contents

CHAPTER 1. INTRODUCTION

- § 1:1 What is elder law?
- § 1:2 Long-term care planning
- § 1:3 Navigating a complex system
- § 1:4 Mental capacity, judgment, and legal competency
- § 1:5 Autonomy
- § 1:6 Client identification
- § 1:7 Confidentiality
- § 1:8 Conflicts of interest, generally
- § 1:9 Conflicts of interest between spouses
- § 1:10 Conflicts among siblings
- § 1:11 Advance planning versus crisis planning
- § 1:12 Case management—Introduction
- § 1:13 Billing arrangements
- § 1:14 Initial consultation
- § 1:15 —Who should attend?
- § 1:16 Client information
- § 1:17 Conducting the meeting
- § 1:18 Tracking cases
- § 1:19 Closing cases
- § 1:20 Client questionnaire

CHAPTER 2. INCAPACITY AND SUBSTITUTE DECISION-MAKING

- § 2:1 Overview
- § 2:2 Incapacity—Meaning and uses of terms
- § 2:3 —Different standards
- § 2:4 How to assess capacity
- § 2:5 Presumption of legal competency
- § 2:6 Fundamental right to autonomy
- § 2:7 Parameters of substitute decision-making
- § 2:8 Ethical issues surrounding incapacity
- § 2:9 Benefits of advance directives
- § 2:10 Durable power of attorney—Overview
- § 2:11 —Potential issues
- § 2:12 —Sample language regarding validity in other jurisdictions in a durable power of attorney
- § 2:13 Creating a durable power of attorney
- § 2:14 Durable power of attorney—Sample durable power of attorney

- § 2:15 —Mental capacity
- § 2:16 —Attorney-in-fact as fiduciary
- § 2:17 —General and specific powers
- § 2:18 Alternative powers of attorney—Limited or expanded
- § 2:19 —Springing
- § 2:20 Example of springing power of attorney language
- § 2:21 Durable powers of attorney—Revocation
- § 2:22 Sample revocation of durable power of attorney
- § 2:23 Durable powers of attorney—Affidavit of effectiveness
of power of attorney
- § 2:24 Sample affidavit of effectiveness of power of attorney
- § 2:25 Health care proxy—Overview
- § 2:26 Creating a health care proxy
- § 2:27 Sample health care proxy
- § 2:28 Health care agent—The “proxy”
- § 2:29 Health care proxy—Mental capacity
- § 2:30 —Medical directives
- § 2:31 —Mental health treatment
- § 2:32 —Letter regarding authority to treat with anti-
psychotic medication
- § 2:33 —Revocation
- § 2:34 —Failure to execute
- § 2:35 HIPAA release
- § 2:36 Sample HIPAA release
- § 2:37 Guardianships and conservatorships—Overview
- § 2:38 Guardianship—Massachusetts Uniform Probate
Code—Overview
- § 2:39 —Massachusetts Uniform Probate Code changes—
Terminology
- § 2:40 — —Due process
- § 2:41 — —More limited guardianships
- § 2:42 —Limitations to guardianship
- § 2:43 Conservatorship—Limitations to conservatorship
- § 2:44 Guardianship—Massachusetts Uniform Probate Code
changes—Nominations of guardian or conservator
- § 2:45 — —Background checks
- § 2:46 — —Reporting and monitoring
- § 2:47 —Care plan/report
- § 2:48 —Basis
- § 2:49 Conservatorship—Basis
- § 2:50 Guardianship—Suitability of guardian or conservator
- § 2:51 Guardianship and conservatorship forms and
procedure—Petition
- § 2:52 —Guardianship petition form
- § 2:53 —Conservatorship petition form

TABLE OF CONTENTS

§ 2:54	—Medical certificate
§ 2:55	—Guardianship medical certificate form
§ 2:56	—Bond
§ 2:57	—Sample conservatorship bond form
§ 2:58	—Military affidavit
§ 2:59	—Military affidavit form
§ 2:60	—Information and rights of interested parties
§ 2:61	—Uniform counsel certification
§ 2:62	Uniform counsel certification form
§ 2:63	Conservatorship inventory
§ 2:64	Conservatorship inventory form
§ 2:65	Conservatorship accounts
§ 2:66	Conservatorship—Fiduciary duties
§ 2:67	Guardianship and conservatorship—Powers of the guardian
§ 2:68	Notice of Intent to Admit to a Nursing Facility for Short Term Services
§ 2:69	Guardianship and conservatorship—Powers of conservator
§ 2:70	—Termination and discharge
§ 2:71	Temporary guardianship and conservatorship—Overview
§ 2:72	—Motion
§ 2:73	—Appointment
§ 2:74	Guardianship fees
§ 2:75	Guardian ad litem
§ 2:76	Permitted guardianship fees if protected person is MassHealth beneficiary
§ 2:77	Conservatorship—Petition to establish an estate plan
§ 2:78	—License to sell
§ 2:79	Guardianship forms and procedure—Guardianship with the authority to administer extraordinary medical treatment or antipsychotic medications
§ 2:80	Clinician’s affidavit as to competency and treatment
§ 2:81	Guardianship with the authority to commit
§ 2:82	Petition to limit, expand or modify the powers of a guardian
§ 2:83	Petition to limit, expand, or modify the powers of a conservator
§ 2:84	Interrelatedness of guardianships and representative payees
§ 2:85	Interrelatedness of guardianships and advance directives
§ 2:86	Interstate guardianship issues

CHAPTER 3. LONG-TERM CARE INSURANCE

- § 3:1 Long-term care insurance—Overview
- § 3:2 Definition of long-term care
- § 3:3 Policy terms
- § 3:4 Types of policies
- § 3:5 When a client should consider purchase of long-term care insurance
- § 3:6 Long-term care insurance and MassHealth planning
- § 3:7 Tips for selecting appropriate policy
- § 3:8 Premiums
- § 3:9 Underwriting
- § 3:10 Regulation of policies
- § 3:11 Checklist of questions to guide purchase of long-term care insurance

CHAPTER 4. SOCIAL SECURITY

- § 4:1 Social security retirement benefits—Overview
- § 4:2 —Eligibility—Full-retirement age
- § 4:3 — —Earnings requirement
- § 4:4 — —Primary insurance amount
- § 4:5 — —Spouse of earner
- § 4:6 — —Divorced spouse of earner
- § 4:7 — —Parent of earner
- § 4:8 — —Children of earners
- § 4:9 — —Survivors of earner
- § 4:10 Social security disability income—Overview
- § 4:11 —Definition of disability
- § 4:12 —Process of establishing disability
- § 4:13 —Blindness
- § 4:14 —SSDI benefit—Primary insurance amount
- § 4:15 —Waiting period
- § 4:16 Supplemental security income—Overview
- § 4:17 —Eligibility categories
- § 4:18 —Resource limits
- § 4:19 —Transfer of resources and assets
- § 4:20 —Income limits
- § 4:21 —Work incentive programs
- § 4:22 —SSI monthly benefits
- § 4:23 —Residence, citizenship, and immigration status
- § 4:24 Social security 2026 tax rates
- § 4:25 Social security retirement age

CHAPTER 5. MEDICARE

- § 5:1 Overview

TABLE OF CONTENTS

§ 5:2	—Medicare Part A
§ 5:3	—Medicare Part B
§ 5:4	—Medicare Part C
§ 5:5	—Medicare Part D
§ 5:6	Eligibility—Part A
§ 5:7	—Part B
§ 5:8	—Part C
§ 5:9	—Part D
§ 5:10	Enrollment—Part A—Automatic enrollment
§ 5:11	—Part B—Automatic enrollment
§ 5:12	—Part A—Voluntary enrollment for covered individuals
§ 5:13	— —Voluntary enrollment for uncovered individuals
§ 5:14	Enrollment period—Part B—Initial enrollment
§ 5:15	— —General
§ 5:16	— —Special
§ 5:17	—Part D
§ 5:18	Payments—Fiscal intermediaries
§ 5:19	—Assignments
§ 5:20	Coverage—Part A—In-patient hospital care
§ 5:21	— —Spell of illness benefit period
§ 5:22	— —Determination and review
§ 5:23	— —Skilled nursing facility care
§ 5:24	— —Requirements for skilled nursing facility care
§ 5:25	— —Skilled nursing facility care determination and review
§ 5:26	— —Home health care
§ 5:27	— —Hospice care
§ 5:28	—Part B—Ambulance, ambulatory surgical services
§ 5:29	— —Durable medical equipment
§ 5:30	— —Outpatient services
§ 5:31	— —Home health care
§ 5:32	Payment—Part A—Deductible and co-insurance
§ 5:33	—Part B—Deductibles and co-insurance
§ 5:34	— —Physician services
§ 5:35	Medicare Part B—Other practitioner reimbursement
§ 5:36	Medicare Part D—Plans
§ 5:37	—Payments—Low-income subsidies
§ 5:38	— —Co-payments for low-income subsidies
§ 5:39	— —Calculating out-of-pocket expenses
§ 5:40	Medicare Part C—Medigap policies—Overview
§ 5:41	— —Enrollment
§ 5:42	—Medicare Advantage—Coordinated care plans
§ 5:43	— —Religious fraternal benefit societies
§ 5:44	— —Private sponsored organizations

- § 5:45 — —Medical savings accounts
- § 5:46 — —Private-fee-for-service plans
- § 5:47 Medicare deductibles and cost sharing
- § 5:48 Medicare savings plan

CHAPTER 6. VETERAN’S BENEFITS

- § 6:1 Overview of veteran’s healthcare system
- § 6:2 Veteran’s healthcare system—General eligibility
- § 6:3 —Character of discharge
- § 6:4 —Minimum duty
- § 6:5 —Dependents
- § 6:6 —Enrollment
- § 6:7 —Financial information
- § 6:8 Veteran’s pension benefits—Overview
- § 6:9 —Eligibility
- § 6:10 —Permanently and totally disabled
- § 6:11 —Unemployability
- § 6:12 —Asset and income test
- § 6:13 Transfer penalty
- § 6:14 Veteran’s pension benefits—Calculating pension
- § 6:15 —Unreimbursed medical expenses
- § 6:16 Veteran’s pension death benefit
- § 6:17 Veteran’s pension benefits—Monthly pension payment
- § 6:18 —2026 maximum allowable pension and special pension rates
- § 6:19 —Improved or special pension benefits
- § 6:20 Special pension benefits—“Housebound” benefits
- § 6:21 —“Aid and Attendance” benefits
- § 6:22 —For spouses and surviving spouses
- § 6:23 Aid and Attendance—Treatment for assets in trusts
- § 6:24 Application for pension—Veteran
- § 6:25 —Spouse or dependent
- § 6:26 Authorization and release
- § 6:27 General release for medical provider information
- § 6:28 Veteran’s compensation benefits—Overview
- § 6:29 —Eligibility
- § 6:30 —Service-connected disability
- § 6:31 —Presumptive service-connected disabilities
- § 6:32 —Monthly compensation payment
- § 6:33 —2026 disability compensation rates
- § 6:34 —Special monthly compensation (SMC)
- § 6:35 Non-veteran’s compensation benefits—Survivors and death benefits
- § 6:36 —Death benefits

TABLE OF CONTENTS

- § 6:37 Non-veteran's benefits—Dependency and indemnity compensation
- § 6:38 Veteran's health care benefits—Overview
- § 6:39 —Eligibility
- § 6:40 —Co-payments
- § 6:41 —Outpatient coverage
- § 6:42 —Long-term care coverage
- § 6:43 —Nursing home coverage
- § 6:44 —Burial benefits and allowances
- § 6:45 Veteran's benefits and other government benefits
- § 6:46 —Social security benefits
- § 6:47 —Social Security Insurance (SSI)
- § 6:48 —MassHealth
- § 6:49 Advocacy for veteran's benefits
- § 6:50 —Attorney accreditation
- § 6:51 Resources
- § 6:52 Forms

CHAPTER 7. HOUSING OPTIONS AND COMMUNITY-BASED PROGRAMS

- § 7:1 Overview
- § 7:2 Home-based assistance—Aging Service Access Points (ASAPs)
 - § 7:3 —MassHealth standard
 - § 7:4 —MassHealth Family Assistance
 - § 7:5 —MassHealth limited
 - § 7:6 —MassHealth senior buy-in
 - § 7:7 —MassHealth CommonHealth
 - § 7:8 —MassHealth home and community-based waiver
 - § 7:9 — —Community Choices
 - § 7:10 —Program of All-inclusive Care for the Elderly (PACE)
 - § 7:11 —Massachusetts EOE home care program
 - § 7:12 —MassHealth—PCAs
 - § 7:13 — —Nursing services
 - § 7:14 — —Home health aides
 - § 7:15 — —Physical therapy
 - § 7:16 — —Occupational therapy
 - § 7:17 — —Speech and language therapy
 - § 7:18 —Medicare
 - § 7:19 —Senior Care Options (SCOs)
 - § 7:20 —Aid and attendance benefits for veterans
- § 7:21 Prescription coverage options—Medicare Part D
 - § 7:22 —Prescription advantage
- § 7:23 Public housing—State

- § 7:24 —Federal
- § 7:25 Subsidized housing—Massachusetts rental voucher program
- § 7:26 —Federal
- § 7:27 Shared living—Adult Family Care (Adult Foster Care)
- § 7:28 —Congregate housing
- § 7:29 Continuing care retirement communities—Overview
- § 7:30 —Financing
- § 7:31 Assisted living—Overview
- § 7:32 —Regulations
- § 7:33 —Resident’s rights
- § 7:34 —Financing—Elder choice
- § 7:35 — —GAFC
- § 7:36 — —SSI-G
- § 7:37 — —Veteran’s benefits
- § 7:38 Rest homes—Overview
- § 7:39 —Financing—SSI
- § 7:40 — —EAEDC
- § 7:41 Nursing homes—Overview
- § 7:42 —Financing
- § 7:43 —Residents rights
- § 7:44 —Ombudsmen
- § 7:45 Massachusetts aging service access points and area agencies on aging
- § 7:46 Summary of community-based programs

CHAPTER 8. MASSHEALTH COVERAGE OF INSTITUTIONAL CARE

- § 8:1 Introduction
- § 8:2 Overview of programs
- § 8:3 Clinical eligibility for coverage of institutional care—Overview
- § 8:4 —Disability
- § 8:5 —Skilled services
- § 8:6 —Assistance with activities of daily living
- § 8:7 —Nursing services
- § 8:8 Residency
- § 8:9 —Placed by out-of-state agency
- § 8:10 Citizenship and immigration—Overview
- § 8:11 —Qualified aliens
- § 8:12 MassHealth as last payor
- § 8:13 Assignment of third party rights
- § 8:14 Resource limit—Single individual
- § 8:15 Marriage

TABLE OF CONTENTS

§ 8:16	Resource limit—Married couples who are both institutionalized
§ 8:17	—Married couple when only one is institutionalized
§ 8:18	—90 days to shift assets
§ 8:19	—No penalty for asset transfers between married couple
§ 8:20	—Increasing the community spouse resource allowance (CSRA)
§ 8:21	—Calculating the increased CSRA
§ 8:22	—Appealing for an increased CSRA
§ 8:23	Countable resources—Overview
§ 8:24	—Cash
§ 8:25	—Bank accounts
§ 8:26	—Retirement assets
§ 8:27	—Securities
§ 8:28	—Life insurance
§ 8:29	—Vehicles
§ 8:30	—Real estate
§ 8:31	—Tax assessed value of real estate
§ 8:32	—Nine-month exemption of real estate
§ 8:33	—Principal residence vs. former home
§ 8:34	—Real estate held in trust
§ 8:35	—Liquidating equity of real estate
§ 8:36	—Jointly owned real estate
§ 8:37	—Undue hardship waiver for excess equity in real estate
§ 8:38	—Retroactive SSI and RSDI benefit payments
§ 8:39	—Annuities
§ 8:40	—Pre-DRA annuities
§ 8:41	—Post-DRA annuities
§ 8:42	Promissory notes
§ 8:43	Countable resources—Revocable trusts
§ 8:44	—Irrevocable trusts established by the applicant or spouse other than by will
§ 8:45	—Trusts established by the will of the applicant or spouse and trusts established by someone other than the applicant or spouse
§ 8:46	Non-countable resources—The principal residence
§ 8:47	—Assets of a Social Security Income (SSI) recipient
§ 8:48	—Business or non-business property essential for self-support
§ 8:49	—Funeral or burial arrangements
§ 8:50	—Veteran’s payments
§ 8:51	—Certain trusts
§ 8:52	—Nazi reparations

- § 8:53 —Other assets
- § 8:54 Jointly held assets—Bank assets
- § 8:55 —Non-bank assets
- § 8:56 Non-countable resources—Inaccessible assets
- § 8:57 Verification of ownership of assets
- § 8:58 Transfers of assets—Overview
- § 8:59 —Pre-DRA (before February 8, 2006)
- § 8:60 —Post-DRA (on or after February 8, 2006)
- § 8:61 Letter from Robert Streimer, Director of the Disabled
and Elderly Health Programs Group Center for
Medicaid State Operation at HCFA (February, 1998)
- § 8:62 Transfer penalty exceptions
- § 8:63 Waiver of ineligibility period
- § 8:64 Determination of ineligibility period in special
circumstances—Multiple transfers
- § 8:65 —Transfers of income
- § 8:66 Calculation of life estate and remainder interests
- § 8:67 Determination of ineligibility period in special
circumstances—Transfer of remainder interest
- § 8:68 Social Security Administration—Life expectancy tables
- § 8:69 Curing transfers—Gifts
- § 8:70 —Trust revision
- § 8:71 Countable income
- § 8:72 —MMMNA and spousal maintenance deduction
- § 8:73 MassHealth application process—Enrollment centers
- § 8:74 MassHealth enrollment center list by towns
- § 8:75 MassHealth application process—Application forms
- § 8:76 —List of verifications
- § 8:77 —Information requests
- § 8:78 —Failure to provide requested information
- § 8:79 —Eligibility date
- § 8:80 MassHealth appeals
- § 8:81 Deficit Reduction Act of 2005 and related letters
- § 8:82 HCFA transmittal letter 64
- § 8:83 BOH fair hearing withdrawal form
- § 8:84 Financial eligibility

CHAPTER 9. MASSHEALTH LIENS AND ESTATE RECOVERY

- § 9:1 Introduction
- § 9:2 Lifetime liens—Requirements
- § 9:3 —Exception
- § 9:4 —Deferral
- § 9:5 —Amount of recovery

TABLE OF CONTENTS

§ 9:6	—Dissolution on death
§ 9:7	Estate recovery—Recovery assets (probate only)
§ 9:8	—History of probate only rule
§ 9:9	—Process of recovery
§ 9:10	—Time limits
§ 9:11	—Long-Term Care Insurance (LTCI) exception— Overview
§ 9:12	—LTCI exception—Timing of policy purchase
§ 9:13	— —Policies purchased after March 15, 1999
§ 9:14	— —Policies purchased before March 15, 1999
§ 9:15	— —Meet requirements on admission date
§ 9:16	— —If home sold during life
§ 9:17	— —Effect of DRA
§ 9:18	—Voluntary administration not subject to estate recovery
§ 9:19	—Undue hardship waiver
§ 9:20	—Care Provided Hardship Waiver
§ 9:21	—Income-Based Hardship Waiver
§ 9:22	—Timing to request undue hardship waiver
§ 9:23	—Conditional undue hardship waiver claims
§ 9:24	—No claim for undue hardship waiver
§ 9:25	—Deferral for dependent relatives
§ 9:26	—Procedure for obtaining deferral for dependent relatives
§ 9:27	—Settling the deferral claim
§ 9:28	Health care financial administration transmittal No. 64

CHAPTER 10. TAXES

§ 10:1	Overview of tax considerations for elder law attorney
§ 10:2	Medical expense deductions
§ 10:3	Medical expense deduction for dependent
§ 10:4	—With multiple support agreement
§ 10:5	Long-term care insurance premium deduction
§ 10:6	Dependency exemption
§ 10:7	Household and dependent care credit
§ 10:8	Taxation of long-term care insurance benefits
§ 10:9	Retirement plans—Pre-59½ withdrawals
§ 10:10	—Minimum required distributions
§ 10:11	—Five-year rule
§ 10:12	—Remaining life expectancy
§ 10:13	—Single life table and uniform lifetime table
§ 10:14	—designated beneficiaries and eligible designated beneficiaries
§ 10:15	—Spousal rollovers versus testamentary trusts

- § 10:16 Overview of income tax treatment of trusts
- § 10:17 Differences between MassHealth and tax treatment of trusts
- § 10:18 Achieving grantor-type trust status—Power of appointment
- § 10:19 —Payment of income
- § 10:20 —Administrative powers
- § 10:21 Grantor-type trust status as distinct from inclusion in grantor's estate
- § 10:22 Inclusion of trust assets in estate of grantor—Testamentary power of appointment
- § 10:23 —Payment of income or enjoyment of property
- § 10:24 —Administration powers in trust
- § 10:25 Federal estate tax—Overview
- § 10:26 —Applicable credit amount
- § 10:27 —Gross estate
- § 10:28 —Deductions
- § 10:29 —Credits
- § 10:30 —Calculation of tax
- § 10:31 —Filing considerations
- § 10:32 —IRS Form 706 instructions
- § 10:33 —IRS Form 706
- § 10:34 —Extension for time to file IRS Form 706 (Form 4768)
- § 10:35 Massachusetts estate tax—Overview
- § 10:36 —Exemption amount
- § 10:37 —Filing threshold
- § 10:38 —Calculation of tax
- § 10:39 —Massachusetts DOR M-706 instructions for decedents who died on or after 1/1/23
- § 10:40 —Massachusetts DOR M-706 for decedents who died on or after 1/1/23
- § 10:41 —Massachusetts DOR M-706 form and instructions for decedents who died prior to 1/1/23
- § 10:42 —I.R.C. § 2011—State death tax credit table
- § 10:43 —Extension for time to file and pay (Form 4768)
- § 10:44 —Separate QTIP elections
- § 10:45 —Domicile
- § 10:46 —Automatic lien
- § 10:47 —M-4422
- § 10:48 Unification of federal gift and estate taxes
- § 10:49 Gift taxes—Elements of taxable gift
- § 10:50 —Liability
- § 10:51 —Gifts within three years of date of death
- § 10:52 —Exclusions and deductions

TABLE OF CONTENTS

§ 10:53	—Present versus future interests
§ 10:54	—Valuation of gift
§ 10:55	—Split gifts
§ 10:56	—Gifts to spouses
§ 10:57	—Gifts to minors
§ 10:58	—Filing of return
§ 10:59	—Form 709 instructions
§ 10:60	—Form 709
§ 10:61	Gift tax—Massachusetts
§ 10:62	Qualified disclaimers
§ 10:63	Capital gains generally—Importance of planning
§ 10:64	—Step-up (or down) in basis
§ 10:65	Principal residence exclusion
§ 10:66	Real estate tax deferral and exemptions—Overview
§ 10:67	Real estate tax deferral—Elderly deferral
§ 10:68	Real estate tax exemption—Elderly exemption
§ 10:69	—Veterans
§ 10:70	—Blind
§ 10:71	—Older citizens, surviving spouses and minors
§ 10:72	—Hardship

CHAPTER 11. WILLS, TRUSTS, AND BASIC ESTATE PLANNING STRATEGIES

§ 11:1	Wills—Overview
§ 11:2	Probate of will versus intestacy
§ 11:3	Dispositions subject to statute of wills
§ 11:4	Will requirements—Writing
§ 11:5	—Signature
§ 11:6	—Witnesses
§ 11:7	—Attestation versus self-proving wills
§ 11:8	Effect of marriage on will
§ 11:9	Effect of divorce on will
§ 11:10	Validity of foreign will
§ 11:11	Revocation of will
§ 11:12	Will contests—Competence
§ 11:13	—Fraud and undue influence
§ 11:14	—Suitability of personal representative
§ 11:15	Simple will—Neither estate tax nor long-term care planning
§ 11:16	Use of Uniform Statutory Will Act will
§ 11:17	Will with testamentary supplemental needs trust—Long-term care planning only
§ 11:18	Will with testamentary family (supplemental needs)

- and QTIP Trusts—Estate tax and long-term care planning
- § 11:19 Will terms—nomination of guardian and conservator
- § 11:20 —Sale of real property
- § 11:21 —Life estate in property
- § 11:22 —Advancements
- § 11:23 —Forgiveness of loans
- § 11:24 —Intentional omission of heir
- § 11:25 —Pour-over provision to trust
- § 11:26 Trusts—Overview
- § 11:27 —Uses and benefits
- § 11:28 —Types
- § 11:29 Trusts for basic estate planning—Revocable living trust
- § 11:30 Trusts for special needs planning—Revocable third-party supplemental needs trust
- § 11:31 —Irrevocable third party supplemental needs trust
- § 11:32 —Third-party pooled disability trust
- § 11:33 Trusts for estate tax planning—QTIP and family (credit shelter) trusts with continuing family fund for children
- § 11:34 Trusts—Tax planning—Irrevocable life insurance trust

CHAPTER 12. LIFETIME TAX AND LONG-TERM CARE PLANNING STRATEGIES

- § 12:1 Lifetime planning strategies—Overview
- § 12:2 Advance long-term care planning overview
- § 12:3 Advance long-term care planning—Life estate
- § 12:4 —Purchase of interest in home
- § 12:5 —Irrevocable income-only trust
- § 12:6 —Limited lifetime power of appointment for irrevocable trust
- § 12:7 —Irrevocable trust with estate tax planning provisions for spouse
- § 12:8 —Gifting
- § 12:9 —Joint ownership for non-bank assets
- § 12:10 —Long-term care insurance
- § 12:11 Crisis long-term care planning—Overview
- § 12:12 —Couples—Increased community spouse resource allowance and increased minimum maintenance needs allowance
- § 12:13 — —Spousal refusal
- § 12:14 — —Annuity for community spouse

TABLE OF CONTENTS

- § 12:15 — Couple or single client—Spend-down on non-countable but valuable goods or services
- § 12:16 — —Care agreement
- § 12:17 —Single client—Gifting
- § 12:18 —(d)(4)(A) trust
- § 12:19 —Sole benefit trust
- § 12:20 —Single client—(d)(4)(C) trust
- § 12:21 Advance tax planning—Gifts below annual exclusion
- § 12:22 Crisis Massachusetts estate tax planning—Gifts in contemplation of death
- § 12:23 Disability planning—Irrevocable self-settled discretionary trust
- § 12:24 Crisis long-term care planning—Couples with the highly appreciated home

Table of Laws and Rules

Table of Cases

Index