
Principles of Client Service

Bolhouse, Vander Hulst, Risko, Baar & Lefere is a team of dedicated attorneys, legal assistants and support staff committed to providing the highest quality legal representation possible to our clients. Our *Client Service Principles* are at the heart of all we do.

Integrity

Every member of our firm promises to act in a professional and ethical manner and with integrity and honesty at all times.

Responsiveness

We are prepared to meet your legal needs efficiently and in a timely manner to help you resolve your issues quickly. We promise to learn about you and your goals in an effort to make our attorney-client relationship a positive one.

Quality

We are committed to excellence in everything we do and promise you the highest quality legal services possible.

Value

The cost of our services is an important consideration for you and we promise to provide services at costs that are fair and reasonable.

Bolhouse, Vander Hulst, Risko, Baar & Lefere, P.C. Attorneys At Law

Elder Law

Bolhouse, Vander Hulst, Risko, Baar & Lefere, P.C.

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*Protecting our seniors' rights,
assets and independence*



INTRODUCTION

Seniors face a number of challenges that go along with aging. The death of a spouse, diminished ability to handle personal and financial affairs, declining health, and hospital or nursing home admissions are just a few. These challenges are quite often accompanied by legal issues which require the expertise of an attorney who understands the constantly changing laws and regulations that pertain to estate planning, tax issues, Medicaid planning and long-term care planning.

The elder law attorneys at Bolhouse, Vander Hulst, Risko, Baar & Lefere have the experience and dedication needed to counsel, educate and advocate for seniors and their adult children who face these challenges. Our elder law attorneys bring to their practice an understanding of the elderly that allows them to ignore the myths relating to the aging and competence of the elderly while at the same time empathize with the true physical and mental difficulties that often accompany the aging process.

Please visit our website at www.bolhouselaw.com for more information on how our elder law attorneys can assist you in handling your age-related legal issues.



ELDER LAW SERVICES

We work with a variety of tools and strategies that are designed to meet the goals and objectives of our senior and disabled clients:

Estate Planning:

- Wills, Trusts, Powers of Attorney
- Income, Estate and Gift Tax advice

Patient Advocate Designations

Special Needs Trusts

Fiduciary Representation:

- Guardianships
- Conservatorships
- Trustees
- Personal Representatives

Long-term Care Planning:

- Medicaid Planning
- Long-term Care Insurance
- Disability Planning

Representation in other Age-related Issues:

- Social Security & Veteran Benefits
 - Insurance, including Life, Health Disability and Burial/Funeral Policies
 - Residents' Rights in matters of Admissions, Transfers, Discharge Policies and Quality of Care
 - Employment and Retirement Advice including Pension and Retiree Health Benefits
 - Litigation including Will Contest, Contested Capacity Issues and Elder Abuse
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ASSET PROTECTION AND MEDICAID PLANNING

One of the biggest concerns our growing senior population faces is how to pay for long-term nursing care, either for themselves or for a spouse. One options is through the state's Medicaid program.

Medicaid is a program funded jointly by the Federal government and the State of Michigan. Medicaid is a need-based program which means that not everyone is eligible to participate in the program. Recipients of Medicaid must meet strict income and resource guidelines, among other criteria. For those individuals who qualify, Medicaid covers physician's services, hospital care, medications, supplies, and other reasonable and necessary services. Perhaps most importantly, Medicaid covers the costs of long-term care in a skilled nursing facility.

Many people needlessly spend their life savings and lose their homes in order to become eligible for Medicaid benefits for nursing home care. With the correct advice from our qualified elder law attorneys, significant assets can be saved, even after a family member is already in a nursing home.
