

This Weekly Newsletter  
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**HOOK LAW CENTER**  
*Legal Power for Seniors*

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**Start Planning ▶**

## Minimizing the Impact on Marital Income When One Spouse Enters a Nursing Home

by Shannon Laymon-Pecoraro, Esq.

The Genworth Cost of Care Survey for 2014 estimates that the median annual rate for a semi-private nursing home room in Virginia is \$77,015. Few retirees have sufficient savings or income to cover this cost. To cover this shortfall, many people must turn to Medicaid for assistance, but there are multiple common misconceptions about how one spouse's Medicaid eligibility will affect the income of the other spouse.

The good news is that with proper planning, the spouse that will remain at home, termed the community spouse, can minimize the effect of their spouse's long-term care costs. Specifically, if Medicaid planning is utilized, the community spouse will not have to contribute their personal income towards the institutionalized spouse's care and may be entitled to keep a portion of their spouse's income.

For Medicaid eligibility, the Department of Medical Assistance Services will take into consideration the assets of both spouses; however, it will not take into consideration the community spouse's income. As a result, the community spouse will not be responsible for contributing towards the cost of caring for his or her spouse in a nursing home.

When the community spouse's income is not sufficient to live on, Medicaid may allocate a portion of the institutionalized spouse's income to the community spouse. This amount is called the Minimum Monthly Maintenance Needs Allowance (MMMNA). Using a complex formula that takes into consideration housing costs such as mortgage, rent, and utilities, the community spouse may receive as little as \$1,966.25 and as much as \$2,980 from the institutionalized spouse's income. The balance of the institutionalized spouse's income, less \$40, will be applied towards the patient pay responsibility.

A common concern for our clients is the detrimental impact a nursing home will have on marital income. By utilizing Medicaid, we assist clients in minimizing the impact of long-term care costs. To discuss long-term care planning with one of our elder law attorneys, contact us today.



## Origin of Breed Cats

**Hook Law Center:** Kit Kat, what can you tell us about how breed cats evolved from the domestic shorthair?

**Kit Kat:** Well, it happened like this. In most cases, a mutation was noted, and then that individual was bred to favor that characteristic. This process is most successful when close relatives (siblings or parents with their offspring) are used as the mates. That way, the mutation is maintained at a high level. Take, for example, the Scottish Fold—it is a cat whose ear tip bends forward, as if it has been creased and folded. It started with a barn cat from Perthshire, Scotland. The Manx was similarly bred. Originally from the Isle of Man, a cat was found to have a short tail. Selective breeding led to its tailless relative today. The Munchkin is not an escapee from the Wizard of Oz, but a recognized breed of cat that has extremely short legs. And the list goes on and on to include polydactyl cats, cats with more than 4 front toes, among others. It is now known as the American Polydactyl.

The other method of creating a new breed is called hybridization. Individuals from 1 breed are bred with an individual from another breed. The Siamese is used most often in this breeding method. The Himalayan blends the best of two breeds to create a new breed featuring the coloring of the Siamese with the long hair of the Persian. The Havana Brown is derived from a mix of the Siamese and American shorthair. Some hybrids that do not involve the Siamese are the Australian Mist (part Abyssinian) and the Nebelung (part Russian Blue).

At some point, though, all this selective breeding can backfire. Breeding mutants with mutants can get so refined, that it leads to unhealthy specimens. When this occurs, it is known as 'inbreeding depression.' The recessive genes become so numerous that certain individuals suffer with a pathology, such as hip or breathing problems. So while lovely initially, too much breeding can cause problems over time. If you ask me, the ordinary domestic shorthair is a terrific alternative. They come in every color and combination of colors imaginable!

([http://www.salon.com/2015/05/25/how\\_fancy\\_cats\\_evolved\\_the\\_science\\_of\\_our\\_most\\_adorable\\_pets](http://www.salon.com/2015/05/25/how_fancy_cats_evolved_the_science_of_our_most_adorable_pets))



## Think You Know Estate Planning?

Test Your Knowledge by taking the  
"Think You Know Estate Planning?" Quiz  
on our Facebook page!

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**Upcoming Events**

- **June 18 & 30, 2015** – The HLC Monthly Seminar for **June** is **Securing Your Retirement: Transforming Social Security Into a Winning Retirement Strategy**. The seminar is scheduled at 10 a.m. on Thursday, June 18, 2015 in Suffolk and at 10 a.m. on Tuesday, June 30, 2015 in Virginia Beach. To register and reserve your seat, please call 757-399-7506 and ask for Debbie or register online at [www.hooklawcenter.com/seminars](http://www.hooklawcenter.com/seminars).
- **June 25, 2015** – Andrew H. Hook will be speaking to a group at the Virginia Beach Psychiatric Center in Virginia Beach, Virginia.
- **August 12, 2015** – Andrew H. Hook will be speaking to a group at Maryview Hospital in Portsmouth, Virginia.
- **August 21, 2015** – Andrew H. Hook will be speaking to a group at DePaul Hospital in Norfolk, Virginia.
- **August 27, 2015** – Andrew H. Hook will be speaking to a group at Mary Immaculate Hospital in Newport News, Virginia.

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