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Newsletter

Did you know!!

You blink 15,000 times a day!

The muscle that lets your eye blink is the fastest muscle in your body. It allows you to blink 5 times a second. On average, you blink 15,000 times a day. That's about 10 times per minute, or more than five million times a year. Women blink more than men. Isn't that eye catching?

Interesting Egg facts

Can't remember if an egg is fresh or hard boiled? Just spin the egg. If it wobbles, it's raw. If it spins easily, it's hard boiled. A fresh egg will sink in water, a stale one will float.



**20 East Sixth Street, Suite 206,
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Monday through Friday 8:30 am to 4:30 pm



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Centerpieces with the Nieces: Part I

During a recent interview between Samantha, Lily and Maya, the nieces had some questions that they wanted Sam to answer. Here's how their conversations went:

Samantha – Hi everybody, I am here today with two very special guests who also are two of my favorite people in the world. Let me introduce you to them...

Maya- Hi, I am Maya, and I am in eighth grade.

Lily – Hi, I am Lily, and I am in seventh grade.

Samantha – Maya and Lily are also my nieces. Maya and Lily have questions that we are going to talk about today. Maya, what is your first question?

Maya – What is a will?

Samantha - A will is a set of rules that say what assets you have and how they are distributed when you die. So, what is the most important asset that you have? Would it be your bike?

Maya – Yes, probably.

Samantha – So let's say you decided that if you die, you want your bike to go to . . .??

Maya – Lily.

Samantha – Aw, you are such a nice sister! So, your bike would go to Lily. The will would just be in writing saying upon your death you want your bike to go to your sister, Lily. It's just a set of rules that says if you die what assets do you want to go to which people, and either the amount or the specific asset.

Maya – What is probate?

Samantha – If we are talking about how the will is a set of rules that distributes the assets, then probate is the process by which we can do that. Let's just say you decided you wanted me to make sure Lily gets your bike; I would be the executor of your will in that scenario. The will would say you are appointing Aunt Sam as your executor, and that gives me the legal authority to transfer your bike to Lily. Probate is the process by which I get appointed executor and then I'm given the power to transfer your bike from you to Lily.

Maya –Does Lily have to pay to get my bike?

Samantha–Aw, poor Lily she is going to have to pay to get your bike. In Pennsylvania there is an inheritance tax. That's a tax that applies when you die. It's going to be based on the person's relationship to you. Lily, as your sibling, pays tax at 12%. Let's say your bike is worth \$100, then she is going to pay 12% of \$100 to be able to receive your bike. Let's say though, that you thought your dad would really appreciate your bike, so in your will you would say your bike goes to dad. My job as the executor would be to make sure it gets to your dad. He is only going to pay 4.5% because he is your dad. Pennsylvania says that if it is a direct lineal descendant or an ancestor, they only pay 4.5%. It is all about who the person is who is receiving it and what their relationship is to the person who died.

Lily – What is a financial advisor?

Samantha – A financial advisor is someone our office partners with to help make sure our clients have a comprehensive estate plan. A financial advisor is typically someone who is going to give advice about investing the funds, whether that be buying a life insurance product, investing in the funds in retirement accounts, or maybe a brokerage account. A lot of times a financial advisor will say do you want a beneficiary designation? The beneficiary designation would say if you died where does the money in that account go? That ties in with our estate planning because it wouldn't pass through the will, it could go through the beneficiary designation. So, we like working with our financial advisors to make sure our clients have a comprehensive estate plan. A financial advisor really focuses on which assets should be invested in what product.

Lily - When do I need mine?

Samantha – Do you want one now?

Lily – Yes

Samantha – (Laughter) So anybody can have a financial advisor. If you have funds and you want to be invested, and you want somebody that has some expertise in how to invest them and what products to invest them in then, you want a financial advisor. A lot of times it is when you get your first job because you have a regular income coming in and then you might want to invest it or start a retirement account so you can get some tax breaks on it.

Lily – How do I pick one?

Samantha – It is a lot like when you pick your attorney. You want to make sure you pick a financial advisor that you work well with, and you like, because you are going to be meeting with them on a regular basis. I always tell clients you might want to interview a couple of them just to figure out who you like, who you enjoy getting advice from, and find out what their investment techniques are, what their strategies are, to figure out what is the best match for you when you are trying to invest.

To submit questions for “**Centerpieces with the Nieces**” email blair@skwlawoffice.com or mail your questions to 20 East Sixth Street, Suite 206 Waynesboro, PA 17268 (ATTN: Jess).

Below are the following premiere dates for our summer video series, “**Centerpieces with the Nieces.**” Check out our YouTube Channel and Facebook page on the premiere dates to watch the videos.

❖ “Centerpieces with the Nieces, Part III -August 18, 2022

Blog from the Boss (Or Basically Sam’s Humble Musings):

When thinking about long-term care, there are a lot of questions that pop up about long-term care. We wanted to include some commonly asked questions in our newsletter. If you have any additional questions that need answered, please feel free to contact our office to schedule an appointment with Samantha. She would be more than happy to assist you with this important matter.

What if I’m in a nursing home, what assets would be available for my care?

The answer to that is to identify what assets are exempt assets from nursing home costs. If the asset is not exempt, then it is available for either a client’s or the client’s spouse’s long-term care. If you are a single individual, depending on the income that you receive every month, you would be allowed to keep a certain number of assets and then any other asset would be available to pay for your long-term care costs. If you are a married couple, Pennsylvania the spouse is allowed to keep the primary residence since it is an exempt asset. The nursing home cannot force the sale of the primary residence to pay for the institutionalized spouse’s care. The primary residence is exempt, the community spouse’s retirement (the non-nursing home spouse) is not available. Pennsylvania also allows a vehicle to be exempt (the vehicle of highest value). Lastly, Pennsylvania allocates a certain amount the community spouse is allowed to keep, and that amount adjusts annually. In 2022, the amount is \$137,400. The assets, to the extent that they are not exempt, would be available for long-term care costs. If you have any additional questions about assets, please contact our office.

What if my spouse needs long-term care and my income alone is insufficient to pay for my everyday needs?

Pennsylvania does allow the spouse that goes into the nursing home (institutionalized spouse), to divert his or her income to the spouse not in the nursing home (community spouse), if the community spouse has insufficient income to cover costs and expenses. We always encourage clients to make sure the community spouse has enough income coming in month to be able to pay their expenses. If you have additional questions, please contact our office.

What if I have long-term care insurance?

Here in our office, we talk to clients on how to protect assets against long-term care costs. One of the things that we like to explore with our clients, with the help of a financial advisor, is whether or not long-term care insurance is a viable option for the client. One of the ways that we partner with our financial advisors is to consider whether traditional long-term care

insurance or some other investment product might allow for a client to use those funds to pay for long-term care costs. Long-term care costs would be either in-home care or care provided in a facility. One of the things that I think people should know with long-term care insurance is that there is no lookback period for it. That means as soon as you qualify for the insurance and begin paying the premium, you will get the coverage. Additionally, our office discusses legal techniques that we can use to protect assets against a client's long-term care costs. Any planning that we do using a trust is going to require a lookback period for any transfers that we might make to help protect assets. Currently, in Pennsylvania, there is a five-year lookback period. Sometimes we have clients that already have long-term care insurance and still do things like a trust to protect assets. If you have insurance that will help subsidize the cost of long-term care, then it does allow the ability to transfer assets into a trust or to other individuals and be able to pay for care through the five-year lookback with the insurance funds. We always welcome the opportunity to work with our financial advisors and our clients. If you have additional questions, please contact our office.

PARTNERING WITH THE PROS – Interview with OASIS SENIOR ADVISORS

Samantha has a conversation with Kriste Kidd and Cathy Baker from Oasis Senior advisors to answer questions that you may have about long-term care facilities and placement, but don't know where to get the answers. Oasis Senior Advisors is here to help you with placing your loved one in the right facility.

Samantha – Hello, I am Samantha from the Law Offices of Samantha K. Wolfe, and I am here this afternoon with two wonderful women. This is part of our series “Partnering with the Pros.” What we are doing here at our office is we want to connect to those in our community who are offering great services and we feel like our clients, our referral sources, those people that come to our office for assistance could benefit or get some value from their services. Kriste Kidd and Cathy Baker represent Oasis Senior Advisors. I just wanted to highlight the team members of Oasis Senior Advisors. Cathy Baker is a native of Waynesboro, Pennsylvania. She has over 27 years of experience in the field of geriatrics. The last seven years Cathy served as an Admission and Marketing Director for a small personal care community in Pennsylvania before joining the team at Oasis. I know Beth Montgomery, who is part of the Oasis team, has over 25 years of experience working with aging seniors along the continuum of care. Ashley Hoge, a member of the Oasis team, was a caregiver for her mom who dealt with and struggled with MS. She also has over 15 years of experience working with older adults in the Social Services field. She was also a Social Service Specialist at Manor Care in York. Veronica Poole is also part of your team and she spent time over the last 15 years serving as the Director of Social Services in Skilled and Long-term care facilities in Frederick and Washington County, Maryland. Together as a team you have built this group that has over 90 years of experience providing long-term care.

Samantha – Kriste I will start with you first. You became a caregiver for your grandparents, and you did that for over eleven years, and I know that you noted that your grandmother had Alzheimer's disease. Your grandfather had his own health conditions. You had to balance these two loved ones in your life where you were the primary caregiver. Those experiences led you down this path of looking at how to help those that are aging and how to make to make sure that transition goes well. I know that you were an Executive Director of an Assisted Living Community. I know that in Oasis you are servicing the areas Howard, Frederick, and Washington Counties in Maryland as well as York, Adams, and Franklin counties in Pennsylvania.

Kriste – My grandparents primarily raised me, and our roles started reversing when I was in my Junior and Senior year of high school. I was very young and clearly had no clue how to navigate sources or even how to provide care, but it was a task we were faced with, and we learned through trial and error, mostly error. Eventually my grandmother passed, and my grandfather moved in with me. He was 86; I was 27 and I had a 2-month-old son. Eventually that led me to my college studies in gerontology, which led to the path of Hospice and to Executive Director, and now to Oasis. As we are working with families, the personal experience of being a caregiver and not knowing where to start or not knowing options, we can relate to these adult children that are facing usually some type of emergent situation in getting care for their loved ones.

Samantha – When you were going through the experience personally, did you have an organization that you could rely on to get information, to help you get knowledge of the different services for your grandparents at the time?

Kriste- No. We are looking back into the 90's. It was a lot of cold calling. I don't even think we had internet then and if we did it was dialup. I cannot remember. There were not a lot of resources at our fingertips, so it was just a lot of calling, making phone calls and trying to get care in the home as well as placing her into a memory care.

Samantha – How do most people come to you? Is it from seeing your information online? How do most people get to you to get that help?

Kriste – Usually out lead sources are hospital systems, social workers in rehabilitation facilities, and nursing home. They are our main sources for referrals; however, referrals can also come from elder care lawyers, real estate agents, home health care companies, care-giving agencies. Additionally, word of mouth has picked up exponentially. Actually, we got two referrals last week online so that slowly trends upward as well.

Samantha – I can understand from an elder law attorney perspective because I know that, for example at my office we don't have the manpower so as much as we would love to go the different facilities, tour them with the families, help them walk through that process, we just don't have the ability to do that. I think it is so helpful to have organizations, to have people in the community like you, that help bridge that gap. I think too often attorneys are thinking all about the legal stuff. While I feel you and your organization thinks more about the quality of life and how to make this transition work for the family. For that reason, I think partnering with elder law attorneys in the community can be really helpful. Attorneys aren't always the best at thinking about the emotional support and that side of things. Having an organization like Oasis is so helpful to our clients and the community at large. You mentioned Medicaid and I know that when we talked before there are so many misconceptions and misinformation about Medicaid and how it works. Cathy, I am going to talk to you about this because when we were on the phone the last time, you had just been visiting a client, if I remember correctly it was a husband and wife, and one of them needed some type of long-term care and they just thought they would qualify for Medicaid automatically. I was wondering if you could talk a little bit about that and kind of talk about how it is not as simple as "Oh somebody needs care now I can qualify for Medicaid."

Cathy – Actually it is so funny, I just got off a phone call that was the same scenario. So basically, they are calling because dad is sick and needs skilled nursing. Financials are not there, but medically he needs it. So, basically, I walked him through the process because they think automatically Medicaid is going to start paying. I explained to them what to do and how it works. The first step is getting to a physician, the primary physician, and getting the form that states that they need skilled nursing level of care.

Samantha – Medicaid only is available (I want to make sure everyone knows this) for skilled level care. You cannot get Medicaid benefits for assisted living level care or independent living. You must be medically assessed at a skilled level care. So, when we are talking about the primary care physician, Cathy, that is what you are talking about right? The fact that we have to get that level of care assessment at the skilled level before Medicaid is even on the table as an option for paying for that type of care.

Cathy – Correct.

Samantha – Now what about if somebody is at the medical level of care where he or she is eligible, can who applies for Medicaid? Does the facility apply for Medicaid? Who actually completes the Medicaid application?

Cathy – The family member. Not only that, but they also have to realize that if they are going to go into a long-term placement for Medicaid, they are going in pending, and that is pending that they apply for it and get accepted. They can't apply until they are there.

Samantha – How can Oasis help in the process?

Cathy – It is a journey and the number one thing I want to tell the families is now that you have contacted us, take a breath, because you have a whole team, and we are going to guide you and we are going to make sure everything is in place so mom and dad are going to be safe, and all will be well.

Samantha – I like that, I think peace of mind is so often what families are looking for, so I really think that is fantastic.

Samantha -Cathy Baker and Kriste Kidd thank you so much for answering our questions today. Congratulations on the award for being the 2021 Franchisee of the year. Thank you for all the work you are doing in the community with the families. Again, I just cherish that you are a service out there and that we can refer clients to in order to help with the process.

For more information or to view this video in its entirety or other videos, please go to our YouTube channel at: The specific link for the Oasis video interview: <https://www.youtube.com/watch?v=7Z-kXrz7u5w&t=1s>.



When it comes to finding the perfect senior housing situation for your aging family member, the process can be overwhelming. There are hundreds of options to choose from and finding the "right" place can be challenging. That's where Oasis Senior Advisors step in.

Website: <https://www.oasissenioradvisors.com/frederick/>

Contact Information: (301) 691-4018