



# FACING THE CHALLENGE OF PAYING FOR A LOVED ONE'S NURSING CARE?

Nursing facilities can cost between \$7,000 and \$12,000 a month for long-term care services. Most families are not able to afford this high cost of care for very long, if at all. Eleanor Dominguez, Esq. of Ainsworth, Thelin & Raftice, P.A., home of Southern Maine Elder Law Center, specializes in helping families qualify for MaineCare to pay for long-term care services. Once MaineCare qualified, an individual only has to pay a fraction of the total cost based upon an income-based cost

of care formula and MaineCare pays the remainder of their long-term care costs.

People are often surprised to discover that health insurance does not cover permanent long-term care services. Unfortunately, this fact is typically discovered only when long-term care needs are imminent. Families are often left on their own to figure out how to pay for the care their loved one needs. Many people fear that receiving MaineCare benefits will mean losing everything that they have worked a lifetime to obtain.

With proper planning, however, families can often retain many of their assets and still obtain coverage through MaineCare.

Unfortunately, the budgetary constraints of the State and Federal governments have made it increasingly difficult to obtain MaineCare approval and qualify loved ones for the long-term care coverage needed. With a focus in MaineCare law, however, Attorney Dominguez stays abreast of the ever-changing rules and regulations governing MaineCare eligibility. Attorney



Eleanor Dominguez

Elly helps families navigate the complex MaineCare regulations to obtain the coverage needed.

Elly first meets with families looking to obtain MaineCare coverage to assess the need, logistics, and best approach. This initial assessment meeting is at no charge to the client. Attorney Dominguez's goal is to make sure that families understand the pros and cons of the MaineCare application process and how best to navigate the same. If you would like to contact Attorney Dominguez, she can be reached at 207)767-4824.

