

# Newsletter

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## The Boppre Law Firm Family



The Boppre Law Firm's mission is to provide high quality legal services and keep pace with and to anticipate the needs of existing and potential business and individual clients. We are North Dakota attorneys, serving in a manner that adheres to the highest standards of excellence and integrity, in a timely manner, at fees that our clients are willing and able to pay and that are fair to our firm. In pursuit of this mission, we will hold to these values: Excellence - we strive to become one of the most sought-after providers of legal services in this region; Service - we endeavor to meet or exceed the expectations of our clients in all aspects of their legal representation. Community - we will pursue our belief that individuals with a sense of family and community and with interests outside the practice of law are better for it.

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Hi, I'm Paige! I have been the Administrative Assistant at Boppre Law Firm for a year and a half and am usually the first person you will see when you come through the door! My duties include greeting clients, answering phones, scheduling appointments, assisting our attorneys, and many other various tasks. My favorite part of my job is getting to know all of our wonderful clients through the conversations I get to have with them while they wait to meet with our attorneys. I'm a Minot native and enjoy spending time with my husband, son, and bonus daughter. Outside of the Firm you can find me at the golf course or Lake Metigoshe. I love being a part of the Boppre Law Firm Team and look forward to many more years here!

## Caring for the Elderly

As your loved one ages, many of us try to take care of them as long as possible. Caring for loved ones can be very rewarding, yet exhausting! Over time, it can become increasingly difficult and more than we are equipped to handle. As such, there may come a time, when support from family and friends is not enough to adequately maintain the level of care they need. Your loved ones may require full-time help and might decide to have in-home care, move into assisted living or a skilled nursing residential facility.

**What is in-home care?** In-home is supportive care provided by a professional caregiver that allows our loved ones to live independently in their homes, as opposed to care provided in group accommodations like nursing homes. In-home allows our loved ones to remain as self-sufficient as possible while also managing their disease or condition. In-home caregivers can offer a wide range of services that allow our loved ones the control and ability to lead a meaningful, independent life. These services may include assistance in daily living (assist loved ones with meal preparation, house cleaning, running errands, medication reminders, etc.), managing chronic health issues, help those recovering from a medical setback, or those with special needs or a disability. One of the greatest benefits of in-home care is that it allows your loved one to age in a familiar environment surrounded by the people, things, and amenities they are accustomed to. It also allows families to stay together, while allowing them to be more involved in their loved one's care.

**What Is Assisted Living?** Assisted living is for people who need help with daily care, but not as much help as a nursing home provides. This service provides different levels of care, with residents paying more for higher levels of care. Most consider an assisted living facility if they need help with personal care, medication management, meal preparation, housekeeping or coordinating transportation. Assisted living residents usually live in their own apartments or rooms and share common areas. They have access to many services, including up to three meals a day, and 24-hour supervision. One reason to consider assisted living is if your loved ones are simply living alone, feeling lonely or depressed, and needing assistance with everyday activities. Overall, the main difference between nursing home care and assisted living is

that nursing homes provide medical and personal care in a clinical setting, while assisted living primarily provides personal care in a home-like, social setting.

**What is a nursing home facility?** Nursing homes, also called skilled nursing facilities, provide a wide range of health and personal care services for care of the elderly or disabled individuals. They are places for people who do not need to be in a hospital but cannot be cared for at home. Services focus on medical care more than most assisted living facilities. These services typically include nursing care, 24-hour supervision, three meals a day, and assistance with everyday activities. Memory care, rehabilitation services, such as physical, occupational, and speech therapy, are also available. Some people stay at a nursing home for a short time after being in the hospital. However, most nursing home residents live there permanently because they have ongoing physical or mental conditions that require constant care and supervision. The most common reason loved ones are admitted into a nursing home is because of severe cognitive and/or physical decline that requires them to need 24-hour care. As such, a nursing home admission makes sense when friends or family members are unable to care for their loved ones.

**Ways to Pay for Long Term Health Care:** Many Americans may eventually need long-term care, and in my experience, most of us only think about long-term care at two points in our lives: (1) when our parents need it or (2) when we start to get much older and realize we need to have a plan ourselves. There are three ways to pay for long-term care: (1) personal savings (self-pay), (2) long-term care insurance, and (3) Medicaid, which is reserved only for the poorest.

**Self-Pay:** According to North Dakota Department of Human Services, the average nursing facility daily rate in North Dakota is \$313.08 or approximately \$113,000 annually. At these costs, most of us will run out of money quickly.

**Long-Term Care Insurance:** Long-Term Care Insurance is the preferable way to pay, but the older we get the more difficult it is to get. Individuals need to purchase long-term care insurance before they turn 65 years old. After 65, rates steeply increase. Additionally, the daily benefits paid under an insurance plan may not be enough to cover the entire nursing home cost.

**Medicaid:** This is a federal program based on federal rules but administered by the states. If a person

qualifies medically and financially, they will receive benefits. Medicaid is the only federal or state program that will pay for long-term care. Medicare does not.

**Who is Eligible for Medicaid?** To be eligible for Medicaid in North Dakota, you must be a resident of the state of North Dakota, a U.S. Citizen, permanent resident, or legal alien, in need of health assistance and with a low income. You must also be one of the following: 65 years or older, pregnant, responsible for a child 21 years of age or younger, blind, or have a disability, or a family member in your household have a disability. **Single Individuals** in North Dakota are allowed to keep only \$3,000 in assets when they apply for Medicaid, along with a reasonable burial policy. If assets are over this amount, it must be spent down. **Married couples** with one spouse staying at home and the other in a long-term care facility are allowed to keep one vehicle, the home, and a reasonable burial policy. The spouse in the nursing home keeps only \$3,000 and the community spouse gets to keep half of the couple's countable assets but not to exceed approximately \$130,380 (as of 2021, ND Dept. of Human Services).

**Navigating the Medicaid Process.** Planning and applying for Medicaid can be very complex. For example, Medicaid has a 60 month look-back policy. This means that a Medicaid case worker will examine your financial records going back 60 months from the date you applied. They will also inquire about any transfer of property that took place 60 months prior to the Medicaid application. A transfer for less than fair market value during the 60 month look-back period may be disqualifying. As such, your application may be denied, or a penalty period applied. On the other hand, however, a transfer may not be disqualifying if an institutionalized member transfers his/her home or residence to their son or daughter who is under the age of twenty- one, blind, or disabled.

**What can we do for You?** One of the main concerns, is what happens to your assets if you enter a long-term care facility and apply for Medicaid. Your assets can simply be your home that you hope to convey to a family member or friend after you pass. Although the answer depends on your unique situation, we at the Boppre Law Firm have knowledgeable, experienced counsel, that will guide you every step of the way. Check us out online or call us at 701-852-5224 to speak with an attorney and let us serve you.

## Boppre Law Firm Bottineau Office Open 5-days a Week!

Our Bottineau satellite office had its Grand Opening, August 19, 2021. Hours of operation: Monday to Fridays 7:30 am to 4:30 pm.

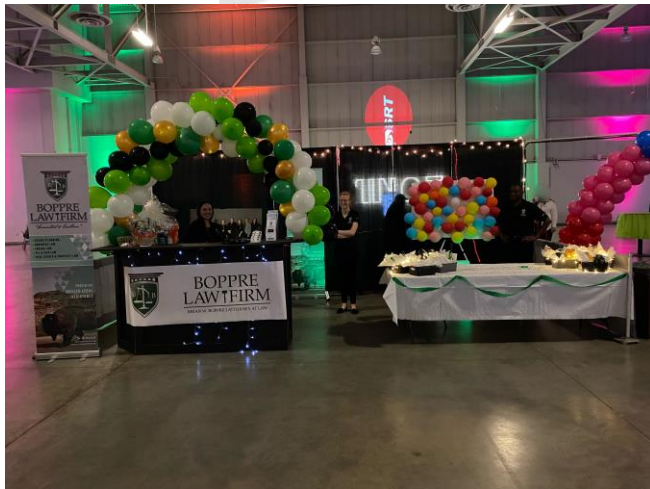


## Never a Dull Moment!!



## The Boppre Law Firm Showing The Firm's Magic, At The Showcase of Business Event!

The Boppre Law Firm has participated in the Chambers of Commerce's Showcase of Business for the past several years. This year's theme was "What Makes Your Company Magic!" It's something we all love to do. Lots of fun and a great opportunity to get away from our desk and spread our smiles.



## Celebrate Christmas with the Boppre Law Firm!



### Our Military Giveaway

One of our military family members is having their Christmas party and we thought it would be nice to give them this gift basket for a raffle at their party.



**Merry Christmas and Have a  
Happy New Year**



**From Everyone at  
The Bopp Law Firm!**