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## *February 2017*

### Welcome to our February newsletter

Dear Clients and Friends,

Please find below the February 2017 newsletter from Browning & Meyer Co., LPA. We hope you find the articles interesting and informative.

This monthly e-newsletter and our website, [ElderLaw.US](#), are part of our ongoing efforts to communicate with our clients and referral partners.

Please also check out our regular legal [blog](#) on [ElderLaw.US](#) and visit our [Facebook](#) page or [Twitter](#) feed for additional legal news you can use about Elder Law, Estate Planning, Probate Law and more.

Have a suggestions regarding any of these communication efforts, or maybe a topic you would like to see addressed in future articles? Please send any suggestions or comments by email to [Info@ElderLaw.US](mailto:Info@ElderLaw.US), or call us at 614-471-0085.

We hope the rest of this winter treats you well and you find this newsletter helpful.

Sincerely,



Richard F. Meyer

**Richard F. Meyer**  
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## How to Deduct Long-Term Care Premiums From Your Income

Taxpayers with long-term care insurance policies can deduct some of their premiums from their income. Whether you can use the deduction requires comparing your medical expenses to your income in a complicated formula.

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## Can Medicaid Force the Sale of a Car That Is in My Father's Name Even Though I Make the Payments?

My father was placed in a nursing home six weeks ago and he will be applying for Medicaid. He has two cars: a truck that is paid for and the car I drive. The car is in his name, but I make the monthly payments. I have about a year of payments left on this car. Will Medicaid take both of these vehicles, or is the one I drive OK because I'm still paying on it? He owns no other property.

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## Watch Out for Mistakes in the List of Doctors Covered by Your Medicare Advantage Plan

Medicare Advantage plans are a popular alternative to regular Medicare because the plans often offer lower out-of-pocket costs, but buyers need to make sure they know what they are paying for.

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## What Should I Do If I Purchased Long-Term Care Insurance from a Disreputable Company?

My spouse and I purchased a long-term care policy a few years ago when we were both in our 50s. We are now both in our mid-60s, in pretty good health, and have paid premiums religiously. However, we recently did some research and have learned that the company we purchased from does not have a good reputation for paying claims or keeping track of records.

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## Can an Agent Under a Power of Attorney Pay His Mother's Bills Even If His Mother Objects?

My 81-year-old mother lives in a continuing care community. She is bipolar and sometimes has questionable judgment. The bank in the community was taken over last summer by another bank. My mother does not trust the bank and refuses to order checks or use the bank, but she does use the ATM for cash. She has refused to pay her monthly facility fee for the past four months because she has no checks.

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