



## September 2021 Newsletter from R. F. Meyer & Associates Attorneys at Law



**Richard F. Meyer**

### September 2021 newsletter covers several aspects of planning

Dear Clients and Referral Partners,

Welcome to R. F. Meyer & Associates' September 2021 e-newsletter.

With Labor Day behind us and fall ahead, this edition addresses planning, in a number of respects.

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### Medicaid's Home Care Waivers Can Help Avoid a Nursing Home, But the Line May Be Long

The federal government can grant “waivers” to states allowing them to expand Medicaid to include home and community-based services. The downside is that states can limit home care and the wait can be long.

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### How Do I File for a Guardianship?

In most states, anyone interested in the well-being of an individual who may be incapacitated – called the “proposed ward” – can request a guardianship for that person.

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### Ombudsmen: Front-Line Advocates for Nursing Home Residents

If you are experiencing problems with your nursing home that can't be resolved within the nursing home, your next step is to contact the local ombudsman assigned to the nursing home.

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### You May Be Overestimating Your Social Security Benefits

Studies have found that workers overestimate how much they will receive in Social Security benefits when they retire. Having a good understanding of the realities can help you plan for retirement.

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