MASTER SERVICES SUMMARY

AUGUST 2025

(NOTE: NO PRICE QUOTES WILL BE GIVEN UNTIL A SESSION IS HELD WITH THE ATTORNEY.)

Welcome to Our Elder Law and Special Needs Services

An Elder Law Practice with a Faith-Based Approach

At The Law Office of Keith R. Miles, we believe that elder law is more than legal transactions—they are acts of stewardship, service, and love. For individuals and families navigating aging, disability, caregiving, or legacy decisions, these matters reach the heart as well as the mind.

That's why our firm is led by a **Certified Elder Law Attorney (CELA)**—a national designation earned by demonstrating extraordinary expertise in elder law, Medicaid planning, special needs advocacy, and related disciplines. Certification through the National Elder Law Foundation, recognized by the American Bar Association, is granted to slightly more than 500 attorneys nationwide. It reflects a deep commitment to legal mastery, ethical practice, and client-centered counsel.

But the commitment doesn't stop there.

As a faith-based practice, we serve each client with compassion, integrity, and the belief that every life holds immeasurable dignity and purpose. We understand that planning for the future often brings emotional, spiritual, and relational questions. Whether we are helping protect an aging parent's home, guiding a family through long-term care decisions, or establishing a legacy of giving, we do so with the heart of a servant and the mind of a professional.

This **Master Service Summary** outlines a wide range of legal services—each designed to help you preserve what matters, prepare wisely, and protect those you love. You'll find thoughtful descriptions for Medicaid strategies, long-term care advocacy, special needs planning, and much more.

Whether you're facing a current crisis or preparing for the road ahead, we invite you to walk this path with us—one guided by legal wisdom, deep experience, and faith-informed values.

With grace and gratitude,

Keith R. Miles, CELA
Certified Elder Law Attorney
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I. Elder Law Services

Elder Law is about protecting aging adults and their families from the overwhelming legal, financial, and healthcare challenges of later life. Unlike traditional estate planning, which often stops at wills and trusts, Elder Law goes further to ensure care, dignity, and protection while clients are still living.

Medicaid Pre-Planning

- **Typical Client:** Adults in their 60s–70s who are healthy now but concerned about affording long-term care in the future; adult children helping parents plan ahead.
- **Why It's Needed:** Nursing home costs can exceed $100,000 per year. Pre-planning several years in advance allows families to preserve assets using legal strategies and qualify for Medicaid without last-minute crises.
- **Dangers of Ignoring:** Without planning, a medical crisis can force families to spend down assets rapidly, leaving a healthy spouse impoverished or wiping out a lifetime of savings before benefits are available.

Medicaid Crisis Planning

- **Typical Client:** Families whose loved one has suddenly entered a nursing home or requires expensive long-term care, with assets still exposed.
- **Why It's Needed:** Even if planning wasn't done in advance, there are still legal tools to protect significant portions of assets and accelerate Medicaid eligibility.
- **Dangers of Ignoring:** Families often assume it's "too late" and spend everything down, losing tens or hundreds of thousands of dollars unnecessarily.

Medicaid Applications & Appeals

- **Typical Client:** Families overwhelmed by the complexity of Medicaid applications, or those who have received a denial.

- **Why It's Needed:** The application process is highly technical, requiring financial verification, legal knowledge, and strict compliance with state rules. Representation prevents costly mistakes and delays.
- **Dangers of Ignoring:** A denied or delayed application can mean months of uncovered nursing home bills, quickly exhausting family resources.

Nursing Home & Long-Term Care Advocacy

- **Typical Client:** Older adults moving into or already in a nursing home, or families disputing a facility's discharge decision.
- **Why It's Needed:** Facilities often pressure families into signing contracts with hidden financial traps, or attempt unsafe discharges. Advocacy ensures residents' rights are protected and care is maintained.
- **Dangers of Ignoring:** Families may unknowingly assume personal liability for care costs, or residents may face unsafe discharges without proper legal recourse.

Guardianship & Conservatorship

- **Typical Client:** Families with a loved one who has lost the ability to manage personal or financial affairs, and no power of attorney is in place.
- **Why It's Needed:** Guardianship (personal decisions) and conservatorship (financial management) are court processes that ensure vulnerable adults are protected when no other planning has been done.
- **Dangers of Ignoring:** Without court intervention, families may be powerless to act, leaving vulnerable adults at risk of neglect, financial exploitation, or medical mismanagement.

Veterans Benefits (Aid & Attendance)

- **Typical Client:** Veterans or surviving spouses who require help with daily living activities and have limited income or resources.
- **Why It's Needed:** Aid & Attendance provides valuable monthly benefits to offset care costs. Many eligible veterans are unaware of the program or incorrectly assume they don't qualify.

- **Dangers of Ignoring:** Without applying, families lose access to benefits that could cover thousands of dollars per year in care costs, forcing unnecessary financial strain.

Elder Abuse & Financial Exploitation Protection

- **Typical Client:** Seniors at risk of exploitation by caregivers, relatives, or financial predators. Adult children who suspect wrongdoing.
- **Why It's Needed:** Seniors are common targets of scams, caregiver abuse, and misuse of powers of attorney. Immediate intervention protects vulnerable adults and preserves assets.
- **Dangers of Ignoring:** Exploitation can rapidly drain accounts, cause loss of housing, or expose elders to physical harm without legal recourse.

Healthcare Decision-Making & Advocacy

- **Typical Client:** Adults of all ages concerned about future medical decisions, or families currently navigating hospital discharges or rehabilitation denials.
- **Why It's Needed:** Advance directives, living wills, and HIPAA authorizations ensure that healthcare wishes are respected and loved ones can advocate effectively. Legal advocacy protects against unsafe or premature discharges.
- **Dangers of Ignoring:** Without proper documents, medical choices may be made by strangers or distant relatives, and families may be left powerless during medical crises.

Fiduciary Representation

- **Typical Client:** Executors, trustees, or agents under a power of attorney who must manage another's affairs.
- **Why It's Needed:** Fiduciaries have strict legal duties. Professional guidance reduces risk of liability and ensures proper management of assets.
- **Dangers of Ignoring:** Mismanagement can result in lawsuits, personal liability, or removal from fiduciary roles.

II. Special Needs Services

Special Needs Law ensures that individuals with disabilities are supported throughout life without losing eligibility for critical government benefits. These services give families peace of mind that their loved one will always be cared for.

First-Party Special Needs Trusts

- **Typical Client:** Individuals with disabilities who receive an inheritance, settlement, or other assets in their own name.
- **Why It's Needed:** Protects eligibility for Medicaid and SSI while allowing funds to be used for supplemental needs such as education, therapies, and quality-of-life expenses.
- **Dangers of Ignoring:** Without a trust, receiving funds directly will disqualify the individual from essential benefits, forcing families to spend down the money quickly until poverty-level eligibility is restored.

Third-Party Special Needs Trusts

- **Typical Client:** Parents, grandparents, or relatives who want to leave an inheritance or financial support for a loved one with disabilities.
- **Why It's Needed:** Allows families to provide for the beneficiary without affecting Medicaid or SSI eligibility. Assets can pass to other heirs after the beneficiary's death.
- **Dangers of Ignoring:** Leaving assets outright (or in a traditional trust) can disqualify the individual from benefits and cause loss of critical healthcare and housing supports.

Pooled Special Needs Trusts

- **Typical Client:** Families with modest assets who need a cost-effective trust solution, or individuals with disabilities who cannot set up a standalone trust.

- **Why It's Needed:** Provides professional trust management by a nonprofit organization, while preserving public benefits and giving beneficiaries access to supplemental resources.
- **Dangers of Ignoring:** Without a pooled trust, small inheritances or settlements may jeopardize benefits, leaving the individual worse off financially.

Guardianship for Adults with Disabilities

- **Typical Client:** Parents of children with disabilities who are about to turn 18, or adults already unable to make safe decisions.
- **Why It's Needed:** At 18, parents no longer have automatic authority. Guardianship ensures decisions can be made for medical care, finances, and housing.
- **Dangers of Ignoring:** Without guardianship, parents may be unable to access medical records, make healthcare decisions, or protect their child's finances.

Transition Planning for Young Adults with Disabilities

- **Typical Client:** Families with children approaching adulthood who will require continued support.
- **Why It's Needed:** Provides a roadmap for benefits eligibility, housing, vocational programs, and long-term support.
- **Dangers of Ignoring:** A child can lose access to services and benefits, leaving families scrambling during the critical years of transition to adulthood.

Care Coordination & Advocacy

- **Typical Client:** Families overwhelmed by navigating medical, housing, and government programs for a disabled loved one.
- **Why It's Needed:** Ensures individuals receive all available services, benefits, and resources, reducing caregiver stress and financial strain.

- **Dangers of Ignoring:** Without coordinated planning, individuals may miss out on crucial services, face benefit denials, or encounter unnecessary gaps in care.