Skilled Care Answers for Californians - Consult an Expert!

The Bad News:

Watch out -- paying for skilled care will bankrupt you! Skilled care in California is expensive; \$9000+ per month. It is the leading cause of bankruptcy in California.

The state of California will put a lien on your assets and try to take them even if you have a standard living trust. You are not shielded from loss of assets to the state of California! Your house is an exempt asset for entitlement qualification, but the state of California will still record a lien on your house and try to take it unless you protect it by following the complex rules.

The Good News:

Neither a big income or large net worth will disqualify you from entitlement benefits for skilled care.

The 3-year look-back period does not automatically disqualify you. There are ways to negate it. Consult with an expert!