



EMPLOYEE SPOTLIGHT

Each quarter we will shine a spotlight on one of our favorite team members at Utah Senior Planning to have some fun and help you get to know us better. This quarter we have chosen to get up-close and personal with our Executive Vice President, Attorney, and Medicaid Advisor, Landon Sandberg.

How long have you worked at Utah Senior Planning?

Since it started! Probably since 2008

What do you think is the biggest strength of Utah Senior Planning?

We pride ourselves on being the Medicaid experts and finding ways to get cases approved that can seem too complex or messy to get approved.

USP SPRING UPDATE

Hello and welcome to the quarterly Utah Senior Planning newsletter, where each quarter we plan to provide you with up-to-date information about long term care, financial planning, investments, tax planning and estate planning. In addition to keeping you informed, we also hope to get you more acquainted with our team of long term care planning experts and the many services we provide.

This quarter, we are focusing on Medicaid crisis planning. Long-Term Care Medicaid programs have a 5 year look back period, so many seniors prefer to plan ahead for potential long-term care as part of their estate planning. However, some seniors may receive unexpected serious medical diagnoses that require extended long-term care and may even prevent them from being able to return home. Many seniors and their families cannot afford the cost of long-term care and paying out of pocket can quickly diminish their life savings, but crisis planning can help them protect their assets and qualify for Long-Term Care Medicaid programs.

What is your favorite thing about working with seniors and their families?

I like interacting with people and getting to know families and helping them through a very difficult and stressful part of their lives.

What do you hope to see Utah Senior Planning accomplish in the next 5 years?

I hope we can keep great relationships with facilities, the community, and state caseworkers and have a reputation of being easy to work with, professional, and ethical.

What have you gained from your work at Utah Senior Planning?

Everything I have is in part thanks to my experience working at Utah Senior Planning. I have a law firm that helps clients of USP who need legal services, I have a lot of stories, and many cherished relationships.

What do you like to do when you aren't working?

Play golf, travel, go fishing, and spend time with my kids.

What are three words that describe you?

Intense, committed, hard working.

What is something that you cannot live without?

My family.

What is a fun fact that not many people know about you?

I caught somebody breaking into my truck at night and chased them down and tackled them in 18 degree weather and got my stuff back.

What is something on your bucket list?

Travel to Japan, Australia, or New Zealand.

FEATURED REVIEW



Ashley Davis

5 reviews

★★★★★ 4 months ago

Justin Embry, I don't even have the words to explain how much you helped me and mom. I appreciate you so much. You took a ton of stress off of all of us helping get mom taken care of and on Medicaid. My family appreciates you more than you will ever know, thank you for everything.

MEDICAID CRISIS PLANNING STRATEGIES

Our team of experienced Medicaid Advisors at Utah Senior Planning can help you understand Medicaid requirements and regulations as well as evaluate and execute estate planning and asset protection strategies tailored to your individual needs. Here are a few strategies that can be used to help those in unexpected situations qualify for Medicaid:

Utilizing Exempt Assets

There are some assets that are considered exempt and are not counted as an available resource when determining Medicaid eligibility. Some of these assets include the applicant's primary residence, primary vehicle, and burial plans that have been irrevocably assigned to the funeral home. Converting non-exempt assets into exempt assets, such as purchasing prepaid funeral arrangements or putting excess funds into a Medicaid-compliant annuity, is one strategy that can be used to reduce countable assets for Medicaid eligibility.

Spending Down Assets

Strategically spending down countable assets on allowable expenses, such as paying medical bills, paying off debt, paying for home repairs, or compensating a caregiver is another method to reduce available resources to meet Medicaid eligibility requirements.

Strategies for Married Individuals

Married individuals have different asset limits and spousal impoverishment rules that offer additional strategies for protecting assets on behalf of the community spouse.

INDUSTRY NEWS

- The Federal Poverty Limit for a single person household increased from \$1,255.00 to \$1,305.00.
- The Federal Poverty Limit for a two person household increased from \$1,704.00 to \$1,763.00.
- Tax Day is April 15th.

Consult a Medicaid Advisor

Applying for the Nursing Home Medicaid program can be a complicated and lengthy process. Utah Senior Planning specializes in helping individuals qualify and apply for the Nursing Home Medicaid program with our team of Advisors and Case Managers, who are well-versed in the rules and caveats of the program. To schedule a free consultation regarding the Nursing Home Medicaid Program, you can call us at 801-546-9556, text 801-326-4862, or email info@utahseniorplanning.com.



5 FASCINATING FACTS ABOUT CHERRY BLOSSOMS

- Tokyo gifted 3,000 cherry trees to Washington, D.C. in 1912. This gift was preceded by a gift of 2,000 trees in 1910 that subsequently had to be burned due to bug infestation and disease. The U.S. gifted flowering dogwood trees to Japan in return.
- **Cherry blossoms are only in bloom for one to two weeks.** The trees have long symbolized the beauty and brevity of life in Japanese culture, with many celebrating Hanami ("flower viewing") by gathering for picnics beneath the blossoms.
- The National Cherry Blossom Festival in Washington, D.C. is the largest springtime festival in the U.S. Over 1.5 million people visit Washington, D.C. every year to see the blooms. The festival will be celebrated from March 20 - April 13 this year.
- There was a **Cherry Tree Rebellion** in 1938 led by a group of women who protested the construction of the Thomas Jefferson Memorial. The group chained themselves together near the cherry trees to stop the workers preparing to clear the ground for the construction of the memorial. A compromise was reached where more trees would be planted to frame the memorial.
- **Cherry blossom petals are edible.** The blossoms and leaves are used in many Japanese sweets and tea. Baskin Robbins Japan released a limited edition cherry blossom, or sakura, ice cream flavor in 1992 that was later re-released in 2016.