



September Newsletter!

by Endy Ukoha-Ajike



I hope you enjoyed summer and got to have fun traveling, vacationing and relaxing. My 7 year old daughter Ada, says it's "epic" (her latest new word), that she's now in 2nd grade. Yay... we are celebrating that! Wishing all of the children out there a great school year ahead and parents a smooth few busy months to finish out the year.

Please join us on September 22nd, 2016 at Lungomare Restaurant on the Jack London Square waterfront for wine, appetizers and our monthly seminar. This month's topic is *Open Enrollment: How your Medicare and Medi-Cal choices may impact your Family* with special guest Ervin Thompson, ChFC. [RSVP](#) today. Hope to see you all there.

~Endy

Medi-Cal Basics

Who Receives Medi-Cal:

This is an inexhaustive, very brief synopsis of Medi-Cal recovery claims against recipients of benefits in

Upcoming Events



**- September Seminar -
Open Enrollment: How
your Medicare and
Medi-Cal choices may
impact your Family**

Join us for our next free seminar with **Special Guest: Ervin Thompson, ChFC- Chartered Financial Consultant.**

Wine and appetizers included!
Space is Limited.

Date: September 22nd, 2016

Time: 6pm-8pm

Presentation @ 6:30pm

Doors Open @ 6pm

Location: Lungomare

1 Broadway

Oakland, CA 94607

[RSVP Here](#)

California. Medi-Cal is a means tested benefit that any California resident may qualify for based on their income. You may also qualify if you fall within any of the following categories: if you are 65 or older, blind, disabled, under 21, pregnant, in a skilled nursing or intermediate care home, on refugee status for a limited time, depending how long you have been in the United States, A parent or caretaker relative or a child under 21 if: the child's parent is deceased or doesn't live with the child, or the child's parent is incapacitated, or the child's parent is under employed or unemployed. Follow this [link](#) to see if you qualify based on income.

Medi-Cal Recovery After Death:

At the death of a person who received Medi-Cal, the decedent's estate may have to pay the costs of care back under federal and state law. Usually the recovery will be from the estate of the deceased person, or in some instances from the recipients of the assets if notice was not provided to California Department of Health Care Services (DHCS).

Notice of Death of Medical Recipient:

"Notice of Death" of recipient is required to be given to the department within 90 days from the date of death of the recipient. Usually we include the death certificate and decedent's social security number. The department has 4 months from notice date to respond with a claim or a letter stating that they have no claim against the decedent's estate.

Exemption from Recovery: Hardship Exemption

If they respond with a claim, there may be exemptions, such as:

1. If the heir/beneficiary is a minor child under 21 years old
2. the heir/beneficiary is a blind or disabled child
3. Surviving spouse is still alive (though they can make their claim after the death of surviving spouse)
4. If there's nothing left in the estate

Contribute to the Conversation!

Our goal is to make the seminar as informative and interactive as possible so please submit any questions that you have on this month's topic and Endy and Ervin will address them at the seminar.

Submit Your Questions Here

Important Notices



Tax Filing Extension Dates Fast Approaching

- **September 15, 2016** is Corporate tax filing date/deadline if you applied for an extension in March 2016.
- **October 17, 2016** is the filing date for individuals who are on extension from April 2016.

5. If there is a Special Needs Trust for the recipient. These are all classified as Hardship Waivers that the heir/beneficiary may raise under the general reason that recovery will cause substantial hardship to the heir/beneficiary. In that instance the DHCS may waive its claim if payment of the claim would cause a substantial hardship. Requests for substantial hardship waiver must be submitted to DHCS within 60 days of the date on the DHCS Estate Recovery claim letter.

Possible Reduction of Claim:

There may also be instances where alternative arguments may be made against recovery. Our office has been successful in the past in substantially reducing the size of a claim against our client from Medi-Cal based on the premise that the only asset of the estate against which they could recover was a joint tenancy owned property. The discussion of that is beyond the scope of this article and does not constitute legal advice in this newsletter. So please do not rely on it. Instead contact counsel to discuss the specific circumstances of your case.

[Read More Articles →](#)

Endy's Planning Tip:

I always advise our clients to start “planning” for Medi-Cal years before they apply for it so as to cover the “look back” period which varies from 30 months or more, based on the person’s circumstances. Most of the time clients contact us at or close to when they are applying for Medi-Cal. It is too late for us to offer any help in planning at that time.

Share the news!

 Share

 Forward

 Share



About Endy:

Endy is an Oakland (Jack London Square) based Tax & Estate Planning Attorney with over 15 years of experience. He has helped countless families throughout California develop individualized estate plans and has administered many estates over that period.

Copyright © 2016 Ukoha-Ajike Law Group, P.C. All rights reserved.

CONTACT US:

Phone: 510.834.9944

Website: www.ukohalaw.com

Mailing Address:

70 Washington St, Suite 303

@ Jack London Square

Oakland, CA 94607

[unsubscribe from this list](#) [update subscription preferences](#)



This email was sent to <<Email Address>>

[why did I get this?](#) [unsubscribe from this list](#) [update subscription preferences](#)

Ukoha-Law Group, P.C. · Jack London Square · 70 Washington St, Suite 303 · Oakland, CA 94607 · USA

