

# New York Estate Planning Attorney Seth Schlessel Explains the Benefits of a Long-Term Care Plan

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New York estate planning attorney Seth Schlessel (<https://www.schlessellaw.com/how-to-create-a-long-term-care-plan-for-long-island-residents/>) releases a new article explaining the benefits of a long-term care plan. The lawyer mentions that over half of the elderly population will eventually require paid long-term care. This is why it is important to put together a formal plan before long-term care is needed.

“A plan helps you communicate your wishes and needs to your loved ones. If your spouse is healthy, then putting a plan in place can help your spouse maintain control if you prefer that to give your adult children control,” the New York estate planning attorney says.

The lawyer explains that having a long-term care plan can also give the person an opportunity to pre-vet care facilities and services. The person may also be able to provide a list of care providers they trust so that they may be able to choose from their list of pre-approved caregivers when the time comes.

Attorney Seth Schlessel adds that nursing homes are rarely the ideal option. They can be expensive and often generate the worst outcome. On Long Island, the average nursing home costs can be \$96,360 per year to \$142,350 per year. For in-home care, the average cost can be \$23,400 for an in-home caregiver and \$19,500 for an adult day care.

In the article, attorney Schlessel says, “Medicaid will cover all three types of care, but there are strict income limits associated with relying on Medicaid alone. A Medicare lawyer can help you protect as many of your assets as possible if you need to rely on Medicare. Having an informal caregiver such as a friend or family member is an option, but it is often one that takes an extensive financial and physical toll on the caregiver. It is rarely an ideal option.”

Lastly, attorney Schlessel emphasizes that having an experienced Suffolk County or Nassau County estate planning attorney is important in order for the client to save money while also planning their future in an efficient manner.

## About Schlessel Law PLLC

Seth Schlessel is the founder of Schlessel Law PLLC. As a skilled estate planning attorney, Mr. Schlessel understands the importance of a comprehensive estate plan for a family's future. He and his team have helped many families preserve their assets and ensure that a person's wishes are carried out the way they want. Aside from estate planning, the firm also helps with elder law, personal injury law, and startup/corporate law. Contact them today to learn more.

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*Schlessel Law PLLC is led by Seth E. Schlessel, Esq. a Long Island attorney specializing in Elder Law, Estate Planning, Startup/Corporate and Personal Injury Law.*

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