

# Middle class struggles critique



Middle Struggles Critique Started in 1965, Medicaid is a government health insurance scheme which aims at helping the poor and aging for their long-term care in nursing homes. This has led to a high divorce rate among the middle class Americans in order to avoid paying health care expenses for their spouses.

However, the middle class Americans were determined to fight for their inclusion as beneficiaries of the scheme. In 1998, their struggle yielded some fruits and a provision allowing one spouse to refuse financial responsibility for the other was passed. This was an effort of the congress to avoid a case whereby a rich spouse would spend all his/her wealth in meeting the ailing partner's health bill.

The final agreement was that one spouse could hold on to some money ranging from \$19, 000 to \$95, 000 according to the state. The law makers gave one spouse the right to refuse any financial obligation thereby shifting the partner's responsibility to the Medicaid.

After his old parents could not look after themselves, Adam Albenico was confused on the next step to take considering his parent were from a middle class background making it hard for them to qualify for Medicaid. He visited Mr. Russo an elder-care lawyer and the chairman of the Medicaid task force for the National Academy of Elder Care Attorneys. He presented his case about his ailing father who needed a nursing home services pointing out that long-term care would exhaust their savings in 15 months. Mr. Russo educated him about Medicaid and advised him that his parent's assets be transferred to his mother so that she could sign the legal forms refusing to support her husband. He did this and a nursing home accepted his father but insisted that Albenico should pay for two months of care upfront or \$15, 000

in case his father's Medicaid application did not go through.

He later sold his mother's property to finance her assisted living move but her mother later run out of money and Albenico together with his sister continued paying the bill. Later his mother needed a feeding tube, she was moved to a nursing home and the Medicaid took all the cost. After five months in the nursing home, his father died and state tried to recover the cost of his care from Albenico. He was guided by Mr. Russo to gather invoices and cancelled checks to prove that his mother spent every cent on assisted living and this made the State back down.

Older people consider Medicaid as a charity; a case seen by Gische aged 81, a widow who declined the advice to transfer ownership of her Condo to her two daughters claiming that she could live within her means. Her argument was that if she winded up in a nursing home, her cash would go quickly and even if she would be entitled to a Medicaid, her daughters would remain with nothing.

In conclusion, Mr. Russo noted that in most families, inheritance protection normally motivates adult children to initiate Medicaid planning, a move that is not a priority for their parents.

#### Reference

Gross, J, (2005): The Middle Class Struggles in the Medicaid Maze