



**Medicaid Planning Seminar (education and sales/marketing)**

**Fill out this order form and get ready to take your consulting to the next level!**

**1.5 day Education Educational/Marketing Seminar To help you earn more money!**

Education

- Medicaid rules and their state variances
- How are IRA's or 401K's treated
- Rules on Residences
- Rules on Income
- Rules on spend down and allowed expenditures
- Rules on Medicaid Recovery
- Identification of assets
- Rational liquidation of assets to minimize tax exposure
- Sensible spend down of assets with allowable expenditures

Medicaid Annuities

- What are they
- How to properly use them in a Medicaid Plan
- The available products in the marketplace

Marketing!

- Turn-key Public Seminars
- Turn-key Direct Mail: highly targeted, averaging 5% response rate nationally
- Agent Branded CD: 45 minute powerful presentation "Medicaid Secrets Revealed"
- Medicaid Planning Book: written by Certified Elder Law Attorney. Forward by the local agent
- Monthly Newsletter: branded to agent and sent out to end-user prospects/clients, organizations and referral partners
- Web 2.0: weekly training on setting up agent blog, social media marketing (Twitter/Facebook), video marketing, email marketing/communication

Are you **tired of competing** with local advisors for cases? Are you tired of being seen as a **product pusher**? If so, you should attend the **only Medicaid planning course in the industry** to become a **problem solver** for your clients instead of a product pusher. With the new case law making **Medicaid annuities** viable again, by learning how to properly use them to help your clients, you will **significantly increase your income** and you will stop competing against your competition for client.

**Registration Form for the June 22 (1/2 day) - 23 (full day), 2010**

**Medicaid Training In Las Vegas, NV**

Late Registrations will be accepted. **Seating, however, will be limited.**

**\$195** for those licensed to sell product through ECA Marketing

**\$295** for early sign ups (prior to May 30th) who do not qualify for the \$195 rate.

**\$395** for non-early sign ups

**Personal Information-** Please fill in your name and e-mail or fax the form back to [info@thewpi.org](mailto:info@thewpi.org) or fax: 313-887-0532

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

3. **Payment to Accompany Form:**  Check Payable to Rocco DeFrancesco  Credit Card Total \$ \_\_\_\_\_ 3 digit CC ID: \_\_\_\_\_

4. **Credit Card Payment Options:**  Visa or MC Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

**Return completed registration form and payment to:** 3260 S. Lakeshore Dr., St. Joseph, MI 49085. Fax: **313-887-0532**

# **Medicaid Planning using annuities & The Medicaid Planning Coaching System©**



**By: Rocco DeFrancesco, JD, CWPP, CAPP, MMB**

**Founder: The Wealth Preservation Institute**

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**By: Dan Stemen & Don H. Chapin, JD**

**Co-Creators of The Medicaid Planning Coaching System ©**

# Medicaid planning



- I used to have an educational module on Medicaid planning in the CWPP course.
- Then the DRA went into affect in 2006 and it made the use of Medicaid planning using annuities a lot less useful.
- However, as you will hear from Dan and Don, Medicaid planning is back using annuities and now is a terrific time to learn the subject matter.
- Opportunity abounds and by using the The Medicaid Planning Coaching System ©, you can really be a step ahead of your competitors to grab a foothold on your local market.

# Why you should become a Medicaid Planner?



- **Positions you as the expert** and not a commodity...which means families, professionals and organizations will seek you out for help
- You are **solving urgent and important problems**...translates into motivated prospects who want to take action
- The product fulfills “The Plan” which means the product is a moot point to the client...which means you don’t have to convince a prospect your product is the best because...
- Case size will typically range from \$6,250 - \$25,550

# What Is Medicaid Planning?



- Pre-Deficit Reduction Act 2005
- Post-Deficit Reduction Act 2005
- Theories behind effective planning
- Obstacles Agents/Advisors will face and how we have overcome all of them

# Medicare vs. Medicaid



- What's the difference and who pays what?
- What's covered?
  - Medical
  - Home Care
  - Assisted Living
  - Nursing Home

# Resources



- **Countable Resources: everything of both spouses**
  - Cash
  - Investments
  - IRA's
  - 401(k)
- **Non-Countable Resource**
  - Home (if positioned right)
  - Car
  - CSRA
  - Personal Property
  - Funeral/Burial inside a Irrevocable Trust

# Gifts



- 2 IRS Rules
- Valuation Rules
  - Personal Property
  - Real Estate



# Exempt Expenditures



- Responsible Spend Down
  - - How to pay for Nursing Home bills
- Using Assets for Allowable Expenditures
  - Home improvements
  - New Cars
  - Funeral/Burial
  - Medicaid Compliant Annuities
  - Pay off Mortgage/Debt
  - Long Term Care Insurance
  - Promissory Notes
  - Personal Property Purchase
  - Income for Well-Spouse
  - IRA Strategies
  - Annuity Strategies

# Financial Fitness Strategies



- **Gifting Strategies**
  - Trusts
  - Annuities
  - Promissory Notes
- **Estate Recovery Problems**
  - Timing of Recovery Claim
  - Married Couple Problems
  - Medicaid Liens
  - Probate/Non-Probate Assets
- **Avoiding Probate**
- **Essential Documents**
  - Durable & Healthcare POA
  - HIPAA Waiver
  - Living Will
  - Last Will & Testament

# Estate Planning



- All legal work performed by local attorney
- NES/Don Chapin can assist agents and advisors in locating an attorney in their area to perform the following:
  - POA's
  - Trusts
  - Wills

# Navigating The Application Maze



- Everything can be handled for you
- When to apply
- Penalty for applying too early/too late
- Reasons for denial
- Importance of local case manager

# Vieth Case Study



- What it was
- What it means

# Marketing Platform



- Short, Medium, Long Term client acquisition strategies
- Branding the local agent/advisor
- Medicaid Secrets CD
- Medicaid Secrets Branded Book w/writing forward option
- Direct Mail Piece: national average 5% response rate
- Referral Partner Program: CPE's
- (3) PowerPoint Presentations
- Web 2.0 Training (Twitter, Facebook, Blogging)

# Sales System



- 12 Steps to Success: connect the dots
- Medicaid Secrets CD
- Asset Awareness Guide
- 20 Must Answer Questions
- Asset Sheltering Analysis
- The Guaranteed Plan
- 0% Agent Liability Environment
- Expert coaching & case development support

# Next Steps



- Register for the **2 Day Boot** Camp in Las Vegas
- December 7<sup>th</sup> – 8<sup>th</sup>
- Itinerary available on registration page
- \$295 early bird registration before November 22<sup>nd</sup>
- \$195 if you are a CWPP, CAPP, MMB advisor or one in training
- \$195 if you are licensed through SMP, LLC
- After November 22<sup>nd</sup> price goes to \$395
- Less than 25 agents will be selected for Pilot Program.



# Continued



- Being invited into the Pilot program is a unique opportunity.
- To avail yourself to this opportunity, agents will have to transfer their contracting the handful of companies that have Medicaid compliant annuities.
- The pilot program will last approximately 3-months.
- Then the program will be opened up to anyone.
- ALL advisors are invited to Las Vegas.
  - The training will be good whether you are in the Pilot program or not.
  - And you will be positioned to start using the program as soon as the pilot program is over.

# Questions



**Questions?**

**Contact: Dan Stemen**

**The Medicaid Planning Coaching System ©**

**[dan@thestemengroup.com](mailto:dan@thestemengroup.com)**



**MEDICAID PLANNING**  
CoachingSystem

*Asset Protection Strategies for Middle Income Families*

[www.MedicaidPlanningCoachingSystem.com](http://www.MedicaidPlanningCoachingSystem.com)

# Learn My #1 Secret To Adding An Additional \$183,000 Per Year To Your Practice Working Just 3 Days Per Week... Free From The Need To Sell

Brought To You By:  
ECA Marketing

**When:** Tuesday & Wednesday, June 22-23, 2010

**Where:** Las Vegas, Nevada

**Early Bird Registration Price:** \$195 before May 30th (only for ECA insurance licensed advisors).  
\$295 before May 30th  
\$395 after May 30th

[Click here](#) to download the sign up form

Seating is limited and by invitation only. All attendees must register prior to the 2 Day Boot Camp. No Walk-Ups.

This is a **private**, closed door boot camp where industry guarded secrets will be shared on how agents, advisors and planners can become the local Trusted Advisor in their city and write annuity and life business with little effort.

Hardly anyone knows the rules for implementing effective Medicaid Asset Protection Strategies and you will learn how you can reach thousands of people wanting and needing your help right in your own back yard.

You will be highly sought after because you will be helping families **save** their **home** and **money** from creditors, predators, lawsuits, liens and judgments.

[www.MedicaidPlanningCoachingSystem.com](http://www.MedicaidPlanningCoachingSystem.com)

*“I know this program works, but what I don’t know is if you will be willing to put away old habits and paradigms in exchange for client-focused methods of successful practice management”*

- Dan Stemen

## THE MEDICAID PLANNING COACHING SYSTEM©

*asset protection strategies for Middle Class Families*

This is the only program of its kind in the country. Spend two days with the Coaching Staff learning strategies that will significantly increase your business and position you as the only Certified and Trained Medicaid Planning Advisor in your area.

Let’s face it; acquiring new clients in today’s environment is hard. What used to work doesn’t work anymore and competition and increased regulation is driving many advisors out of business.

Our #1 Secret to doubling your income and your time off is this: make a paradigm shift from selling financial products as commodities to instead, solving an urgent and very emotionally driven problem for your clients.

If you are able to make this shift in your practice then you will never ever have to compete with any other advisor again!

What we discovered is that most advisors fail because they are selling products instead of solving problems. When a financial product is part of a solution it is never viewed as a commodity purchase. You will never hear another prospect say...*“let me think about it and get back to you”*.

Implementing a Medicaid Planning System into your practice will allow you to become the hunted instead of wasting time on unqualified leads and time stealers.

Look, our population continues to age and the biggest growth market is seniors who have not planned for long term care issues. Their estate is at risk and the majority of these folks have no idea what’s going on, let alone how to fix the problem.

Quit wasting money on dinner seminars, fake annuity radio shows, or silly direct mail campaigns that position you as a “me too” annuity schlep. Instead, work by referral, solving an urgent and important problem for parents and their kids. You will become a true savior to your clients!

We’ll show you how to dominate your market as a highly Trusted Advisor, specializing in Medicaid Planning strategies. Your average case size should range from \$6,250 - \$25,550 per case; which will easily double the average advisors monthly revenue!

*With over 43% of Middle Class Americans depending on Medicaid to pay for long term care, that translates into millions of families wanting and needing accurate information on how to preserve their assets from forced Medicaid Spend Down*

## YOUR COACH

### DAN STEMEN

President, HM Company, LLC

Founder, Medicaid Planning Coaching System©

- B.S. degree from Midwestern State University
- Certified Wealth Preservation Planner
- Educational Contributor: The Wealth Preservation Institute
- Medicaid Planning Coach
- Investor Coach
- Founder, Y2Marketing of Central Ohio, Marketing Consulting Firm
- Creator of "12 Steps To Success" Coaching System
- Creator of "Asset Awareness Guide"
- Creator of "Asset Inventory Guide"
- Creator of "Medicaid Myths Exposed" CD

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## 2 DAY BOOT CAMP

You are on the brink of a huge change in your practice. Your participation in this Boot Camp will give you the strategies, systems, tools and case design support to alter the way you do business FOREVER!

We know of no other organization who teaches agents and advisors all the in depth concepts, principles, processes and procedures required for effective Medicaid Planning.

You will feel empowered when you deliver to your clients a bullet proof plan backed up with a no questions asked 100% Guarantee. The plan will deliver results, period...and with no liability on your part.

### EDUCATIONAL MODULE

- **Basic Planning Parameters**
- **Income Allocation Rules**
- **Asset Allocation Rules**
- **Gifting: Post 2005 Deficit Reduction Act**
- **Gifting Trusts**
- **Exempt Expenditures**
- **Estate Planning Basics**
- **Applying For Medicaid**
- **Post-Medicaid Planning/Recovery**
- **3 Case Studies**

# MARKETING MODULE

## 1. Picking a Niche To Market To

- a. Where to look for families who are in critical need of this knowledge
- b. What agencies, non-profits or community assistance organizations to network with
- c. Why these organizations would entertain your talk and not another agent or advisor
- d. How to gain the trust of your referral network

## 2. Turn-Key Marketing Systems

- a. Turn-key Public Seminars: end-user, organization and referral partner presentations
- b. Turn-key Direct Mail: highly targeted, averaging 5% response rate nationally
- c. Agent Branded CD: 45 minute powerful presentation “*Medicaid Myths: How To Save Your Home & Protect Your Life Savings From Devastating Nursing Home Costs*”
- d. Medicaid Planning Book: Forward can be written by local agent and branded to agent
- e. Monthly Newsletter: can be branded to agent and sent out to end-user prospects/clients, organizations and referral partners
- f. Web 2.0: weekly training on setting up agent blog, social media marketing (Twitter), video marketing, email marketing/communication



## COACHING MODULE

- a. Learn how to set appointments the right way by never giving away a time slot to any prospect who hasn't demonstrated clearly why you should make time to see them
- b. Learn the "12 Steps To Success" qualifying system that Dan uses to get a client commitment in the first meeting
- c. Learn Dan's proven strategy of how to get paid before you do any work
- d. Learn how to achieve a 90% conversion on your 2<sup>nd</sup> meeting and never hear "*we want to think about it*" or get a call the next day cancelling the application
- e. Weekly coaching calls covering the entire system step-by-step

# ITINERARY

## DAY 1: EDUCATION

- 1:00 pm Medicaid Planning: Basic Planning Parameters
- 1:30 pm Income Allocation Rules
- 2:00 pm Asset Allocation Rules
- 2:30 pm Break
- 2:45 pm Gifting Strategies: Post DRA 2005
- 3:30 pm Medicaid Compliant Annuities
- 4:00 pm Case Study 1: Marital Crisis Case
- 4:20 pm Case Study 2: Single Crisis Case
- 4:40 pm Case Study 3: Marital Pre-Planning Case
- 5:00 pm Happy Hour/Dinner (on your own)

## DAY 2: MARKETING & COACHING

How to become the local Trusted Advisor

- 8:00 am The role of Marketing in your practice & why you must become a great marketer
- 10 am Break
- 10:15 am Defining your Niche, your Angle and your irresistible Hook
- 10:45 am How to use Direct Mail to fill your pipeline (short term results strategy)
- 11:45 am Q&A with Dan
- 12 noon Lunch (on your own)
- 1 pm An over view of the Agent Toolbox
- 2pm “12Steps To Success” (steps 1-8)
- 2:15 pm Break

- 2:45 pm “12 Steps to Success” (steps 9-12)
- 3pm Q&A
- 3:45 pm Introduction to Coaching Platform
- 4 pm Wrap up and next steps

## **To Learn More Go To:**

[www.MedicaidPlanningCoachingSystem.com/bootcamp](http://www.MedicaidPlanningCoachingSystem.com/bootcamp)