



## New Medi-Cal Laws

February 2017

For Medi-Cal recipients who die on or after January 1, 2017, the State of California will no longer be able to recover against assets that are held in a revocable living trust at the time of the Medi-Cal recipient's death. The new legislation, SB 833, was signed by Governor Brown on June 27, 2016, and will greatly affect the way we plan for nursing home care.

As you may know, Medi-Cal offers a program that assists with paying for long term nursing care (LTNC) costs of qualifying individuals. On average, LTNC costs about \$8,000 per month, so Medi-Cal is a huge resource to many people. However, when Medi-Cal pays for these costs, they are entitled to reimbursement upon the Medi-Cal recipient's death. Historically, the State has been able to recover these costs by going after the decedent's assets, including the family home.

The major change in the law now makes it more important than ever to have a revocable living trust. With a living trust, assets titled properly in the name of the trust avoid recovery entirely. This is great news for so many of our clients. It's a great reminder to make sure your assets are properly funded in your trust and – if you know someone who doesn't already have a trust – now there is an even greater incentive for them to create one.

As always, the Law Office of James F. Roberts and Associates, APC, hopes to be a trusted estate planning resource for you and your loved ones for years to come. It's a great pleasure to have you as part of our estate planning family. If you feel that this newsletter is helpful or informative in any way, we would greatly appreciate if you would forward it to your loved ones.



### In this issue

New Medi-Cal Laws .....	1
Optimism in the Storm.....	2
Chicken Roulade .....	3
Monthly Seminar .....	3
Affairs in Order .....	4
Refer a Friend .....	4
February Craft.....	5

### **Get Your Ducks in a Row!**





# What's The Best That Can Happen?



## Optimism in the Storm

Dear Reader,

Anyone can be optimistic when the sun is shining and the seas of their life appear to be calm. True faith is remaining optimistic during the storms of life.



We should acknowledge that in life we all will face storms. No one is immune.

For years I carried around in my wallet a statement that I read regularly—"Every adversity holds the key to equal or greater benefit." When we are in a storm of life, if we can bring ourselves to believe that there is an equal or greater benefit available to us as a result of facing the storm and surmounting it—then we are looking for the blessing.

I believe that this outlook is part of living a truly healthy, blessed life. It is the antithesis to the question that far too many people ask during a storm—"Why is this happening to me?" Look for the blessing and you will find it.

I wrote this memo to help me through my storm of life I am currently facing. I hope that this brief note helps any reader that finds themselves in the middle of a storm. Be optimistic and know that this storm will pass and you will be stronger for having passed through it.

Jim

## Baked Chicken Roulade



### Recipe Ingredients

4 skinned and boned chicken breasts (about 1 1/2 lb.)

1/2 teaspoon pepper

1/4 teaspoon salt

1 (5-oz.) package baby spinach

4 garlic cloves, minced and divided

2 teaspoons olive oil

12 fresh thin asparagus spears (about 1 lb.)

Wooden picks

5 tablespoons butter, divided

2 tablespoons olive oil

1 tablespoon all-purpose flour

2 tablespoons dry white wine

3/4 cup chicken broth

1 teaspoon fresh lemon juice

2 tablespoons chopped fresh flat-leaf parsley

2 tablespoons drained capers



### Preparation

1. Preheat oven to 425°. Place chicken between 2 sheets of heavy-duty plastic wrap, and flatten to 1/4-inch thickness using flat side of a meat mallet or rolling pin. Sprinkle chicken with pepper and salt.

2. Sauté spinach and 2 minced garlic cloves in 2 tsp. hot oil in a large ovenproof skillet over medium heat 1 minute or until spinach begins to wilt. Transfer spinach mixture to a plate. Wipe skillet clean.

3. Spoon spinach mixture over each breast, leaving a 1/2-inch border around edges. Top with asparagus, and roll up, starting at 1 short side. Tuck in ends of chicken, and secure with wooden picks.

4. Melt 3 Tbsp. butter with 2 Tbsp. olive oil in skillet over medium-high heat; add chicken. Cook 6 to 8 minutes, turning to brown on all sides. Transfer skillet to oven, and bake at 425° for 15 minutes. Transfer to a serving plate, and cover loosely with aluminum foil to keep warm.

5. Melt remaining 2 Tbsp. butter in skillet over medium-high heat; add remaining garlic. Sauté 1 to 2 minutes or until tender and fragrant. Whisk in flour; cook 1 minute. Add white wine; cook, stirring constantly, 1 minute. Whisk in chicken broth and lemon juice; cook 2 minutes or until thickened. Stir in parsley and capers; spoon sauce over chicken. Serve immediately.

*This recipe is from*

<http://www.myrecipes.com/recipe/baked-chicken-roulade>

## Upcoming Monthly Seminar

Every month, we conduct a free seminar designed to teach about the benefits of creating an estate plan. The seminars are held on-site at our Anaheim office inside of our “classroom”. We offer light snacks and refreshments to the attendees and the group is often small and intimate, which allows for questions to be asked comfortably and for a very relaxed environment. Please encourage your loved ones to attend the seminar so that they may learn more about the estate planning process and

benefits. The next seminar will be on the evening of February 23rd, 2017. We look forward to seeing your family, friends, colleagues and neighbors!





## Get Your Affairs in Order!

Getting your affairs in order entails reviewing your estate plan to ensure that your living trust, will, financial powers of attorney and healthcare directives are still current and meet your needs. For example, consider the following provisions in your estate plan:

- ◆ Are your children now old enough to manage their inheritance? (Perhaps age restrictions should be removed)
- ◆ Are the trustees named to wind down your estate still the appropriate individuals for this role? (Perhaps they've moved, have health issues, or your relationship is not as close as it once was)
- ◆ Who have you named to manage your finances in the event of incapacity?
- ◆ Does your trust provide for creditor or spousal protection for your beneficiaries' future inheritance?
- ◆ Have you recently married or gotten engaged? (if so, your estate planning attorney should immediately be consulted)
- ◆ Are your assets properly titled in the name of your trust, and are the beneficiaries of your retirement plans and life insurance policies properly designated?

These are just a few of the things we review during the course of an estate plan review, but there may be many other important aspects of your estate plan that are specific to your circumstances – and it's important to have your estate plan reviewed for that reason.

We at the Law Office of James F. Roberts and Associates, APC want to help you achieve this goal. Call our office at **(714) 282-7488** by **February 15, 2017** to schedule a complimentary review of your estate plan. We have a limited number of appointments available for this purpose, so appointments will be made on a first come, first serve, basis.



At the Law Offices of James F. Roberts & Associates we genuinely care about the work we do and about our clients! We hope that all of our clients will refer a friend that they think we might be able to help! We never mind taking time to talk with someone you refer! We want to thank everyone who has referred someone to us! We take that as a great sign of respect and honor that you trust us to send people to us! We promise to give them the same wonderful service that we provided to you!



## February Craft



Candy bouquets with felt hearts! Seems like such a simple idea glue candy bars to sticks and put them in a vase with some paper or other stuffing to hold them up, but oh what fun to get! Here is the twist, make a felt heart, they are very simple buy some felt cut out a heart shape and then stitch them together. The stuffing is just fluff! But add in the center of each heart, the perfume or cologne you wear on a small piece of cardboard and then sew it shut. Imagine that every time your loved one misses you, they can smell that heart and your memory is there with them no matter how far away you may be!



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New Medi-Cal Laws .....	1
Chicken Roulade .....	2
Monthly Seminar .....	2
Affairs in Order .....	3
Refer a Friend .....	3
February Craft.....	4