

# THE MONEY Tree

## LINKING YOU TO YOUR FINANCIAL OPTIONS

- Bickford is a 100% private pay senior living provider, meaning Bickford can only accept pay directly from families. (Other than some long-term care insurance policies)
- All the options below (other than those with the \*) are utilized by many families who stay at Bickford to generate the finances needed to pay for some portion of their senior housing & health care costs
- We have local resources available who are experts in each area below and they will be happy to assist you with your needs or go to [www.payingforseniorcare.com](http://www.payingforseniorcare.com)

### Government

#### VETERANS

Veterans' Aid & Attendance  
Veterans' Health Care  
CHAMPVA for Life\*  
TRICARE for Life\*

#### SOCIAL SECURITY & RELATED

Social Security  
Supplemental Security Income  
SSI State Supplemental Payments  
Survivors' Benefits

#### GOVERNMENT ASSISTANCE

Medicaid\*  
PACE Programs\*  
Medicare Savings Programs\*  
Government Housing\*  
Cash & Counseling\*

### Insurance

#### LIFE INSURANCE

Life Settlements  
Accelerated Death Benefits  
Death Benefit Loans  
Viatical Settlements

#### HEALTH INSURANCE

Long Term Care Insurance  
Medicare  
Medigap Plans  
Health Insurance

### Personal

#### ASSETS, INCOME, & CONTRIBUTIONS

Cash  
Investments (Stocks, bonds, IRAs, 401Ks, etc...)  
Selling of Assets (Home, Cars, Jewelry, Artwork, etc...)  
Pensions  
Friend/Family Contribution

#### LOANS

Senior Care Bridge Loans  
Family & Friend Loans

#### HOME EQUITY

Reverse Mortgages  
Home Equity Lines of Credit