

12/17/14

TO WHOM IT MAY CONCERN:

I would like to recommend the services of Carol and George Montgomery of ALTCS Planning. My wife and I are very grateful to them for their help in securing long-term care assistance for my 90 year-old mother.

When we realized that my mother could no longer live independently, we looked to Medicaid to defray the costs of long-term care. We quickly realized the complexity of the application process, and our first thought was to hire a lawyer who specialized in health care law. But this would have been a mistake. Lawyers are familiar with the law, but Carol and George Montgomery, having worked for the state of Arizona, are intimately familiar with the ALTCS application process. They accommodated themselves to our schedule, gave us an education in the structure of Arizona health care, led us through the process of setting up an Income-Only Trust, and assessed our data. It was the last week of August, and there was a formidable amount of information to assemble. We were inclined to wait until September, but Carol impressed upon us the importance of making every day count. In the event, we were able to meet the August deadline and to avoid a very costly miscalculation.

At every stage of the application process, Carol's expertise and knowledge of the system was invaluable. ALTCS calculations are based upon day-by-day figures rather than monthly estimates; Carol constantly monitored our bank accounts to make sure that we stayed within the ALTCS limits. Some of the funds we were working with came from overseas; Carol was not daunted by the difficulties of dealing with international transfers and unfamiliar regulations. At every stage, Carol provided helpful and comprehensive documentation of the process and its requirements so that we never lost sight of the big picture or the next deadline. When the process slowed down or threatened to stall, she was able to apply the necessary pressure or to grease the wheels.

Best of all, Carol brings cheerful encouragement and good humor to a stressful process. She is never fazed or surprised, she's always available to answer questions large and small, and she's invariably patient, consistent, and attentive to detail. Hiring Carol and George Montgomery of ALTCS Planning was an invaluable investment -- and a turning point in my mother's care. In fact, we believe that my mother, although eligible, could not have qualified for Medicaid without their expertise. We feel very lucky to have found them.

Sincerely,  
Pierce Butler  
24 Harris Street  
Waltham, MA 02452  
781-893-0514