

# Regenerative Spine & Musculoskeletal Medicine: A viable alternative to surgery or joint replacement

Offers regenerative injection therapy for tendons, ligaments, muscles and spine conditions

**W**hat do professional athletes Tiger Woods, Kobe Bryant, Steph Curry, Hines Ward, Alex Rodriguez and Maria Sharapova all have in common? They have all had platelet rich plasma (PRP) injections to help heal sports injuries. If athletes with unlimited access to groundbreaking medical treatments are choosing PRP, shouldn't we all? You don't have to be a famous athlete to have this state of the art treatment.

Regenerative injection treatments offer a viable alternative for individuals considering elective orthopedic surgery or joint replacement due to arthritis or injury. The goal of these non-surgical procedures is to help heal the source of pain, not to simply mask it. Patients experience very little down time and typically avoid the long, painful rehabilitation periods that can follow surgery.

### What sets Regenerative Spine & Musculoskeletal Medicine apart?

- Use of image guidance with x-ray or ultrasound to ensure precise needle placement.
- Fellowship training in spine and orthopedic medicine.
- Integration of cutting edge research and holistic medicine.



□ Personalized care in a small office setting.

As the popularity of RIT grows, other medical professionals are beginning to perform these procedures, with great variation in training and background. Renée S. Melfi, M.D. is a physician specializing in non-surgical spine, orthopedic and musculoskeletal performance and function. With three national board certifications and Fellowship training in interventional spine and musculoskeletal medicine, Dr. Melfi has been performing spine and orthopedic injections since 2002. Dr. Melfi is also certified in Integrative Medicine and Acupuncture, and offers suggestions to enhance your results with recommendations for proper nutrition and supplements.

Your procedure at Regenerative Spine & Musculoskeletal Medicine is carefully chosen based on review of the latest evidence based medicine. Image guidance with x-ray or ultrasound is used, when appropriate, to confirm accurate placement of cellular therapy to optimize your results. Your procedure at Regenerative Spine & Musculoskeletal Medicine will be performed by Dr. Melfi.

### Your CNY home for regenerative injections:

- Platelet Rich Plasma (PRP) Injections



SUBMITTED PHOTO

**Renée S. Melfi, M.D. is a physician specializing in non-surgical spine, orthopedic and musculoskeletal performance and function.**

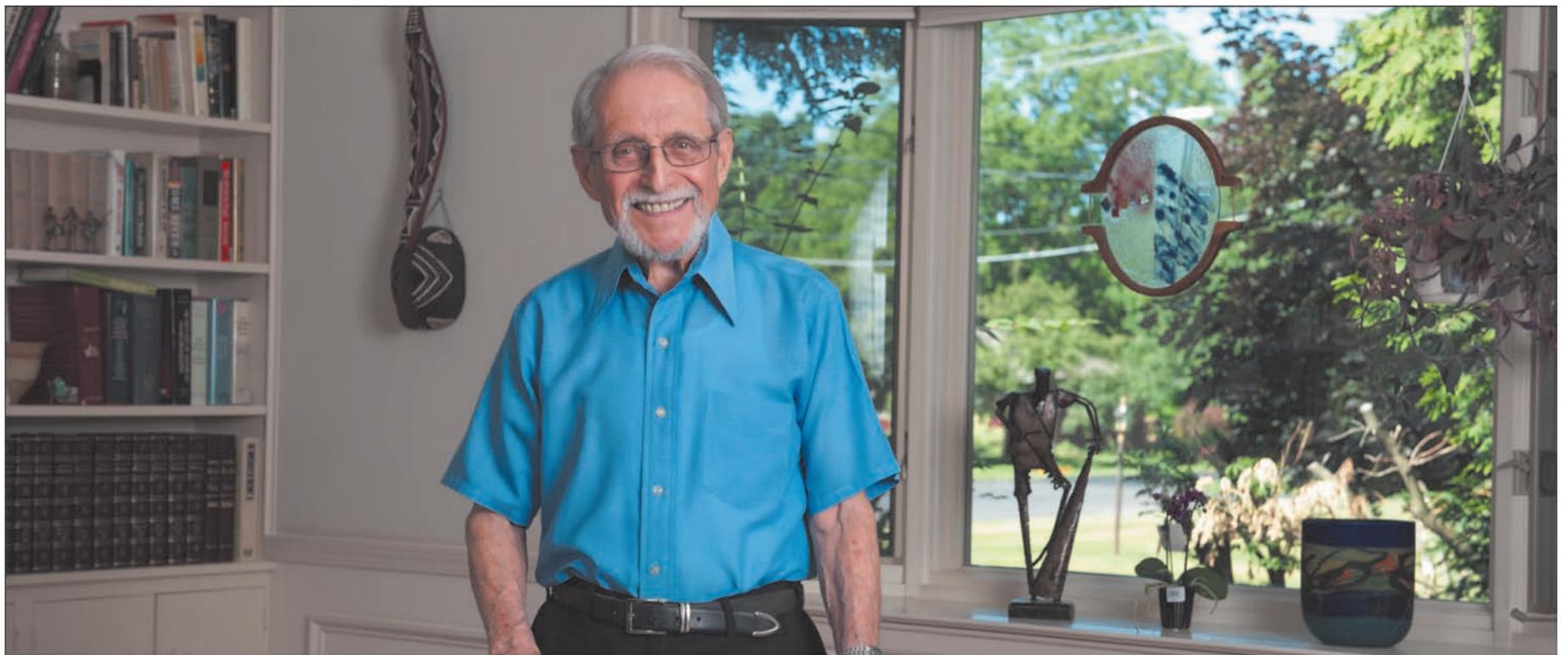
- Cellular (Stem cell) Injections
- Prolotherapy
- Vampire PRP Aesthetic and Restorative injections (October 2018)

### What conditions can benefit from regenerative injections?

- Neck and Back pain
- Spinal disc disease
- Joint pain/arthritis
- Sport injuries

- Tendon/Ligament injuries/tears
- Tennis/golfers elbow
- Rotator cuff injury
- Meniscus tears
- Achilles tendon
- Plantar fasciitis

Call 315-701-4000 or visit [rsmmd.com](http://rsmmd.com) today for your appointment and a premier experience in Regenerative Injection therapy in Central New York.



My life changed forever when I was forced to flee Nazi Germany as a young, Jewish boy. I was rescued through the extraordinary kindness of a British family in 1939. My life was saved. Over time, I developed the notion that I was set out to better the world through moral and ethical action.

I decided to open a fund at the Community Foundation to provide for the causes that resonate with my own life experiences such as refugee resettlement, civil rights and healthcare.

My fund makes it easy to facilitate my annual giving now. Leaving a portion of the proceeds of my estate to the fund allows this giving to continue even after I'm gone. It gives me great comfort in knowing that my wishes will continue to help future generations facing their own challenges.



Read more of Richard's story at [Levy.5forCNY.org](http://Levy.5forCNY.org)

## Inspired Giving: Richard Levy



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# Protecting assets against the cost of nursing home care

BY SHAWN W. LAPPIN

**W**e have all heard the horror stories. A loved one entered a nursing home and spent their entire life savings for their care. They had too many assets to qualify for any government assistance to help alleviate the costs. They were unable to pass anything along to their children. What could they have done? What can you do to prevent the same thing from happening to you?

If you or a loved one must enter a nursing home, the first thing to be done is apply for Medicaid benefits. Medicaid is a joint federal and state program which provides medical benefits to the applicant. It is not an entitlement program like Social Security, and you must be impoverished to one degree or another in order to qualify. It should also be distinguished from "Medicare" which is an entitlement program under Social Security. Apart from very limited hospital recovery periods and therapy, Medicare does not cover nursing home care. Neither does the usual private or group medical insurance policy. Chronic Care Medicaid is the government program most common for individuals that need assistance in paying for their stay at a nursing home. With the costs of a nursing home in Central New York ranging from \$10,000 to \$14,000 a month, and increasing each year, privately paying for a loved one to stay in a nursing home is getting further and further out

of reach.

In order to qualify for Chronic Care Medicaid, the applicant must meet certain resource and income levels. For a single individual in 2018, he or she is only allowed to keep \$15,150. If the applicant is married, the spouse still living at home, or "community spouse", is allowed to keep an additional \$74,820 or the amount of the spousal share up to \$123,600. The spousal share is half of the countable marital assets. As for income, the applicant is only allowed \$50 per month. The community spouse is allowed to keep an additional \$3,090 per month.

On top of these asset restrictions, Medicaid also has a five year look back period. They review all bank statements, deeds and titles for the past five years to determine if you gifted any assets to your loved ones during that period. In central New York, for every \$9,722 that you have gifted away, Medicaid will penalize you for one month. So if Medicaid determines that you gave away \$97,220, they will assess a ten month penalty period, where you will not receive Medicaid benefits. You will have to private pay the nursing home for those months.

In order to protect your assets against the rising costs of nursing home care, you must establish a proper estate plan in advance. The most useful tool that can be utilized is an Irrevocable Trust, often referred to as a "Medicaid Trust". With this trust, you are able to transfer ownership of certain assets into the

name of the trust. Once the trust owns the asset for five years, the asset is 100% protected against the cost of nursing home care and Medicaid. Which assets to retitle into the trust is not something that can be covered by this article. One person's financial situation is completely different from the next. It is highly recommended that you seek the advice of an attorney.

Another document that is equally important in any asset protection strategy is the Power of Attorney with the Statutory Gifts Rider. With a Power of Attorney, you are authorizing another individual to have access to your financial affairs. This document can be tailored to give limited or broad powers over your finances. The Statutory Gifts Rider allows your agent to "gift" assets out of your name and into the name of a trust or another individual, in order to protect some assets against the cost of nursing home care. While the statutory forms for these documents are geared toward your protection, you must still put a lot of care in appointing your agent, given the amount of power this individual will hold over your assets. However, these documents are invaluable if you or a loved one have entered a nursing home and were unable to transfer assets to a trust beyond Medicaid's five year look back period. Many people believe, and the nursing home will not tell you any differently, that you must spend all of your assets down to the levels indicated above before you can apply for Medicaid

benefits. In many cases, this is not true. While you cannot protect everything, there are still various methods to protect a significant portion of your assets and still qualify for Medicaid benefits, even if you cannot make it past the five year look back period. Again, because each situation differs from the next, I would highly recommend seeking the advice of an attorney.

We can never know if we or a loved one, will one day enter a nursing home. The Medicaid laws are strict and do not allow for the retention of any significant assets at the time you apply for benefits. However, if you plan accordingly, you are still able to receive these benefits and still pass a significant portion of your assets along to your loved ones. Creating a proper estate plan to get beyond the five year look back period is your best option. If you are unable to get beyond the five year look back period, just know, it is rarely too late to do anything. Obviously, the amount that can be protected significantly drops, but you do not have to lose everything.

*This information is not legal advice. It is intended to educate the public about their need for a proper estate plan. You should consult an attorney for advice regarding your individual situation. Use of this information does not create an attorney-client relationship.*

*The Law Office of Shawn W. Lappin is located at 201 Second St. In Liverpool. They can be reached at 315- 699-3914.*



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- Specializing in:
- Back and Neck Pain
  - Joint and Arthritis Pain
  - Muscle, Tendon, Ligament Injuries
  - Sport/Work Injuries
  - Regenerative Orthopedic Injections
  - Integrative Medicine
  - Acupuncture

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 Platelet Rich Plasma (PRP) Injections  
 Cellular (Stem cell) Injections  
 Prolotherapy  
**Coming October 2018:**  
 Vampire® PRP Aesthetic and Restorative injections

After injections, patients experience very little down time and typically avoid the long, painful rehabilitation that can follow surgery. All injections are performed by Dr. Melfi. We offer personalized care in a small office setting.

**Renée S. Melfi, M.D.**

FAAPMR, DABPM, ABIHM

**Dr. Renée S. Melfi is quadruple certified:**

- Physical Medicine and Rehabilitation (ABPM&R)
- Pain Medicine (ABPM&R)
- Integrative Medicine (ABIHM)
- Medical Acupuncture (New York State)



3400 Vickery Rd, Syracuse, NY 13212

315.701.4000

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## PROTECT YOUR ASSETS

- ASSET PROTECTION
- ESTATE PLANNING
- PROBATE ADMINISTRATION



LAW OFFICE OF  
**SHAWN W. LAPPIN**

201 2nd Street  
 Liverpool, New York 13088

(315) 699-3914

shawn.lappin@lappinlaw.com



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