



When Home Feels Like the Only Answer

John wakes up at 5 a.m. every morning, not because he wants to, but because Sarah, his wife of 47 years, is already stirring. Some days she thinks it's time to make breakfast for their kids—who are now grown with families of their own. Other days, she's confused about where she is, though they've lived in this Dover home for four decades.

She might not remember their mailing address anymore, but she still knows it feels like "home." And John is determined to keep her there.

But at 73, John is exhausted. His own health is suffering. The phone calls never seem to end—rescheduling his own doctor's appointments, apologizing to friends for missing another dinner, calling Sarah's doctors about her increasing confusion, negotiating with his part-time job about reduced hours. The thought of adding "research home care options" to his list feels overwhelming, especially after seeing the costs.

John isn't alone. Recent data from the Genworth Cost of Care Survey shows that in-home care in Delaware averages \$5,339 monthly for just 44 hours of weekly care. At \$24-32 per hour, bringing in professional help—even for basic needs like meal preparation, hygiene assistance, or simply having someone watch over Sarah while John runs errands—feels financially out of reach.

"I promised myself I would take care of her," John often says, "but I never imagined it would be like this."

What John and many other families don't realize is that there's another critical phone call they should make: to an elder law firm. Why? Because contrary to common belief, there are ways to afford the care your loved one needs while protecting your life savings.

A Solution Hidden in Plain Sight

For most Delaware families, including those like John and Sarah, the Medicaid Long Term Care Program—specifically its Home and Community Based Waiver (HCBW)—can be life-changing. Here's what it could mean for a family like John and Sarah's:

- Up to 72 hours weekly of in-home care, allowing John to rest, attend to his own health needs, and maintain some semblance of his own life
- The option to have a family member or trusted friend serve as the primary, or one of many, paid caregivers
- Up to two weeks of respite care annually, giving primary caregivers like John a crucial break
- Optional adult day services where Sarah could socialize safely while John takes care of other responsibilities
- Home modifications to make their house safer as Sarah's needs change
- Home-delivered meals, removing the daily stress of cooking
- Medical alert systems for peace of mind
- Coverage for some necessary medical equipment and supplies
- A dedicated case manager to help coordinate all these services

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Most importantly, with proper legal guidance, families can protect their savings while qualifying for these benefits. This isn't gaming the system—it's following established federal and state laws to access available resources legally and ethically.

RECENT DATA FROM THE GENWORTH COST OF CARE SURVEY SHOWS THAT IN-HOME CARE IN DELAWARE AVERAGES \$5,339 MONTHLY FOR JUST 44 HOURS OF WEEKLY CARE.

Beyond the Breaking Point

After meeting with an elder law firm, John learned how to access these benefits for Sarah. Now, instead of exhausting himself trying to do everything alone, he has help 35 hours a week. With caregivers keeping Sarah engaged in activities during the day and maintaining a consistent routine, they're both finally getting restful sleep at night. Their adult children have stopped worrying about their parents' health declining simultaneously.

Sarah still has moments of confusion, but she's comfortable in familiar surroundings, with John able to

truly be her husband again instead of just her caregiver.

Don't Wait Until You're Overwhelmed

If you see yourself or someone you love in this story—whether you're just starting to notice concerning changes or you're already feeling overwhelmed—don't wait to make that call to an elder law firm. You don't have to choose between quality care and financial stability. You don't have to shoulder this burden alone.

The sooner you reach out, the more options you'll have to protect both your loved one and your family's financial future. We can help you navigate this journey, dispel the myths about Medicaid eligibility, and find a way to keep your loved one at home—where the memories might be fading, but the feeling of "home" remains strong.

IN MARCH WE RECORDED AN ELDER LAW WORKSHOP ON THIS TOPIC. [CLICK HERE](#) TO VIEW THE FREE RECORDING.

VISIT OUR WEBSITE TO VIEW UPCOMING EVENTS!

BENEFICIAL OWNERSHIP INFORMATION (BOI)

An Update for Business Owners

The Financial Crimes Enforcement Network (FinCEN) issued an interim final rule on March 21, 2025, removing the requirement for U.S. companies and U.S. persons to report beneficial ownership information (BOI) under the Corporate Transparency Act (CTA). This rule exempts domestic entities from BOI reporting obligations, aligning with the U.S. Department of the Treasury's March 2, 2025, announcement to reduce regulatory burdens on small businesses. The interim final rule is effective immediately upon its publication in the Federal Register.

A note from the attorneys...

While some offices preserve the historical integrity of Administrative Professionals Day and honor secretaries alone, we believe in celebrating our entire team. Each of them contributes to the heartbeat of our firm and is vital to our efficiency. As spring brings renewal, we're reminded how their collective efforts help our practice flourish. Their excellence looks effortless and we're excited to reward their cohesiveness later this month.

Michele S. Quin

TIME OUT — STAFF PROFILE

Laura R. McCreary, Director of Client Services



ON THE CLOCK: Laura was born and raised in Seaford Delaware, graduating from Seaford High School in 2006. Her education furthered with an undergraduate degree in Political Science and Human Services from the University of Delaware, and a Master's degree in Conflict Analysis and Dispute Resolution from Salisbury University. Her past work experiences include campaigning for local politicians, and mental health and substance abuse counseling. Laura coordinates our CARES Program and is acutely involved in the oversight of our internal policies and procedures. Laura's work directly supports our clients' ongoing maintenance of their estate plan while they safeguard a legacy for their families.

OFF THE CLOCK: Laura lives in Seaford with her husband, Matt, and their children, Jaxson, London, and Liam. She fills her free time camping and spending time with family.

SOCIAL SECURITY FAIRNESS ACT

Do you receive a Civil Service Pension? If so, you may see an increase in your Social Security and possibly a lump sum payment from Social Security. This is due to the Social Security Fairness Act, signed into law on January 5, 2025.

If you receive Delaware Long Term Care Medicaid, and your new gross income is over \$2,417.50 per month, or if you need guidance on permissible strategies to get your assets back below the \$2,000 Medicaid asset limit, we can help.

LEGAL MUMBO JUMBO

Legal Language in Layman's Terms

NO-CONTEST CLAUSE

A provision in a Will or Trust that threatens to disinherit any beneficiary who challenges the document's validity, essentially telling beneficiaries that if they contest the document, they will get nothing instead of their original share.

BELLA'S BRIEF

The Office from a Dog's Perspective



Goodbye, March. The wind has been so strong that I started to wonder if I was living on the set of that new *Twisters* movie—you know, the one with the actor from *Top Gun: Maverick*. Honestly, at this point, I wouldn't have minded getting swept off my feet, as long as he was the one catching me. Anyway, every time I step outside, my ears go sideways, my tail flattens out, and I get a full-face fur lift. It's exhilarating—like that perfect moment when you stick your head out the car window, ears flapping, feeling completely alive.

It reminds me of *Thelma and Louise*, minus the whole crime spree and unfortunate cliff incident. Just the freedom of the open road, the thrill of the ride, and the feeling that nothing can stop you. Well, except maybe a tree limb flying at your head, which, recently, is an actual possibility.

Now, I know what some folks are thinking—Oh, Bella, this is obviously climate change! Look, I'm not here to debate science. I have no patience for politicians who want to tax my chew toys based on the temperature. All I know is, every few years, someone tries to tell me the sky is falling, the world is ending, and that I should panic accordingly. But my take? Weather does what weather does. Some days, it's so calm you could balance a biscuit on your nose. Other days, you brace for impact when you step outside. Either way, you roll with it.

So, as I lean into these gusty days, ears back, paws steady, I'm choosing to embrace the ride. Because whether the wind is at your back or pushing you sideways, you've got two choices: complain about it or let it carry you forward. And if you're lucky, maybe—just maybe—it will blow a few extra bones your way.

P.S. If you're considering adding to the family and are looking for a name that screams confidence, charm, and a complete disregard for following the rules (much like yours truly), might I suggest *Maverick*?

xoxo Bella 

PWW Fridge-worthy

Emily's TO-SEE List

Our daughter, Emily Morrison, was diagnosed with an inoperable brain tumor in April 2011, a week before her 24th birthday. She had been suffering from severe headaches for approximately six months, and an MRI revealed the presence of a brain tumor. Emily had several surgeries that eliminated the headaches by reducing the pressure in the brain. Her only options for treatment of the brain tumor were radiation and chemotherapy since the tumor could not be removed. After undergoing these treatments, she was told in October 2012, that her tumor was in remission. However, within a few months, the tumor started growing again. She lost her sight in her left eye and had only had partial vision in her right.



Emily Morrison & Tate

Photo Courtesy Erin Witkowski Photography

Emily developed a list of activities that she wanted to see and do before her vision disappeared completely. Her friends and family started a "To See" fund so that she could mark as many of these activities off her list as possible without it being a financial burden. Emily made the most of her time and fulfilled many of her desires, such as riding an elephant, skydiving, meeting Celine Dion, seeing Cirque du Soleil, having underwater photographs taken, riding in a helicopter, attending New York Fashion Week, etc. She loved every minute of these adventures.

After Emily was diagnosed with cancer, she continued to live her life, but now with a different purpose. As she said, "when you're feeling helpless...help someone." So, from her hospital bed at New York Presbyterian Hospital, right after her first brain surgery, she started raising money for the National Brain Tumor Society and their first annual walk in New York City. She was their top total fund raiser over the first three walks. She became an advocate for brain tumor research and for Stupid Cancer, a resource group for young adults with cancer. She raised over \$120,000 for these two organizations and was recognized by the Expect Miracles Foundation with the Inspirational Contributor Award in 2013 for her efforts. She also shared her story with [ihadcancer.com \(https://youtu.be/CpoabmIj4N4?si=awzeKLBXHw_is98A\)](https://youtu.be/CpoabmIj4N4?si=awzeKLBXHw_is98A).



Emily in Santorini, Greece

Along the way, Emily got a dog, Tate, who gave her a reason to get up every day. Tate brought love and joy into Emily's life. Emily passed away on March 1, 2014, after courageously living with her cancer diagnosis for almost three years. She taught us that life should be lived to the fullest. Emily was a graduate of Virginia Tech, and she loved her Hokie family. To honor and remember Emily, we endowed the Emily Caldwell Morrison Memorial Scholarship for an undergraduate Finance Major at Virginia Tech. To date, three scholarships have been awarded to deserving students.

If you are interested in supporting either of these two causes, we thank you in advance. You can contribute on-line to the National Brain Tumor Society at

<https://nbtsevents.braintumor.org/EmilyMorrison>.

Alternately, you can contribute to her scholarship by making a check payable to Virginia Tech Foundation, Inc. including

Emily Caldwell Morrison Memorial Scholarship - Fund 861421

in the memo line. The check can be sent to the Office of Gift Accounting in Blacksburg, VA.

Emily lived too short a life. She will never be forgotten. Not by us. Not by her friends. Not by those she touched. She will always be our Sweet Emily.

Mack and Alice Morrison



The Morrison Family
Mack, Alice, Emily & Robert with Tate
Photo Courtesy Erin Witkowski Photography

Many thanks to Mack & Alice, our CARES clients, for sharing Emily's inspiring story with our readers.

OFF THE CLOCK

We would like to thank our featured referrer of the month:



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