

A Smarter Tool for Medicaid Asset Planning

Eternal Benefit provides a prepaid funeral planning program that is a recognized Medicaid-exempt asset, a practical, compliant solution you can offer clients who need to reduce countable assets.



When clients face Medicaid long-term care planning, reducing countable assets is often a critical first step. A properly structured prepaid funeral and burial plan is one of the most straight forward, legally recognized tools available, converting a countable dollar into an exempt asset, dollar-for-dollar, with no lookback penalty.

THE CORE PLANNING OPPORTUNITY

Prepaid Funeral Plans Are a Medicaid-Exempt Asset

Under federal and state Medicaid rules, prepaid funeral and burial arrangements are generally excluded from countable asset calculations. This means clients who are over the asset limit can use funds to pre-plan funeral services, reducing their countable estate while preserving value for a purpose that will inevitably be needed. No transfer penalty. No lookback risk. A clean, compliant tool.

MEDICAID-EXEMPT ASSET

What This Means for Your Clients

- Converts countable cash into a protected, exempt asset
- Reduces the asset gap to Medicaid qualification without a spend-down penalty
- Pre-plans an inevitable expense at today's costs, protecting against inflation
- Removes emotional and financial burden from family members at time of need
- Can cover the applicant, spouse, and extended family members

What Eternal Benefit Provides

- Prepaid funeral planning backed by Dignity Memorial®, the world's largest funeral home network
- Nationwide flexibility for families wherever they reside
- Plans paid through manageable installments or lump sum
- No health-based denial when premiums are current
- A compliant, ethical way for advisors to be compensated

Where We Fit in Your Practice

We are not here to teach Medicaid law. We are here to support you with a proven planning tool so your clients get more complete outcomes.

For Elder Law Attorneys

- Identify clients who are over the asset limit and guide them toward a compliant spend-down option
- Prepaid funeral plans fit naturally into your existing Medicaid planning toolkit alongside Lady Bird Deeds, Caregiver Agreements, and Annuities
- Refer clients to Eternal Benefit as part of the asset reduction plan; we handle the rest
- Document the pre-plan as part of the client file to demonstrate legitimate, exempt spend-down

For Insurance & Financial Advisors

- Add a Medicaid-aware planning conversation to your client review process; especially for clients nearing long-term care needs
- Offer a tangible solution for clients who ask: "What can I do with this money?"
- Complement existing long-term care insurance and Medicare supplement strategies
- Earn compensation for a planning step that genuinely serves your client's interests

Why This Is the Right Tool at the Right Time

NO LOOKBACK PENALTY

Medicaid does not penalize prepaid funeral plans as improper transfers. Funds move from countable to exempt, cleanly and compliantly.

INFLATION PROTECTION

By pre-planning at today's costs, clients lock in current pricing, protecting the value of a plan they will eventually need.

NATIONWIDE COVERAGE

Backed by Service Corporation International (SCI) and Dignity Memorial®, consistent, dignified care across the country.

FAMILY-WIDE PLANNING

Plans can cover spouses, parents, in-laws, and other family members, often creating additional planning flexibility.

PARTNER WITH ETERNAL BENEFIT

Let's talk about how this fits your clients' needs.

We welcome conversations with agents and attorneys who want to close the planning gap for clients facing Medicaid qualification.

Advisor Name



Advisor Phone Number



Advisor Email



Advisor Website / Notes

Medicaid rules vary by state, program type, and individual circumstances. This material is intended for professional audiences and does not constitute legal or financial advice. Advisors and attorneys should confirm current state-specific rules before incorporating any tool into a client's plan.

Be a hero to your family — before it's ever needed.