

Steven Jankower

A Personal Crusade

Steven Jankower always wanted to become a lawyer, but he never envisioned the turn his career would take or the extent to which his job would connect to his personal life.

He and his wife, Laura, have two daughters, Melanie and Ashley. Melanie, a student at UL, was born with Down syndrome.

Jankower had been doing civil litigation, but when he opened up his own firm in 2000, he became interested in Medicaid and estate planning, “as a result of my life experiences as the father of a daughter with special needs.” He notes that many attorneys tend to shy away from Medicaid planning in their practices due to the convoluted rules governing such benefits.

Over the years, Jankower has assisted hundreds of families with elderly relatives and family members with disabilities and special needs in planning their estates to preserve and protect their eligibility for public programs and benefits such as Medicaid.

“The first thing we always tell our clients is to forget anything they’ve heard about Medicaid because there is so much misleading and inaccurate information about how Medicaid operates, and poor decisions based upon inaccurate information can be extremely costly and time-consuming to correct.”

Jankower’s toughest case involves just such a scenario: His client had a daughter with special needs who lived in a group facility, and after an error with her Social Security benefits, her daughter received a large lump sum payment for past-due benefits. Unfortunately, representatives at the group



facility erroneously told the client that the funds needed to be spent quickly to protect her daughter’s eligibility for Medicaid benefits.

“When Medicaid learned what had happened, they notified the client that her daughter would lose Medicaid benefits for years, and her future long-term cares expenses would have to be paid out-of-pocket by the family,” Jankower recalls. “We immediately appealed the Medicaid ruling and began working with Medicaid representatives to find a way to solve the problems. Fortunately, we were able to come up with innovative solutions, including establishment of a special-needs trust for the child, that we employed to satisfy Medicaid concerns. We were successful in convincing Medicaid to reverse their prior ruling and preserve benefits for the child, saving the family hundreds of thousands of dollars in out-of-pocket expenses.”

In addition to his legal practice, Jankower lectures throughout Louisiana on Medicaid planning issues and challenges and has been involved with organizations serving individuals with special needs and their families.

HOMETOWN: Lafayette

EDUCATION: University of Southwestern Louisiana, B.S.B.A., 1978; LSU Law Center, J.D., 1982

FIRM: Jankower Law Firm LLC

AREAS OF EXPERTISE: Medicaid and estate planning, particularly for the elderly and families with disabled or special-needs members