

Bill Ruffing
Certified Senior Advisor (CSA)
President, Medicaid Information Resource, Inc.



Bill has been serving clients for most of his life. He grew up in a family business and learned how to best serve clients from his father.

"It was my father who taught me how to be attentive to clients and to truly satisfy their needs."

That early experience of helping clients would become the cornerstone of Bill's professional career. Bill went on to college and graduated with honors from Georgia Tech in 1985. He accepted a sales position with IBM as his first professional assignment. At IBM his skills blossomed and he continued to refine his craft.

In 1997, Bill entered the field of financial planning to help make a difference in people's lives. Bill had an opportunity to work with many family owned businesses, much like the family business Bill grew up in. Through the use of sophisticated financial planning techniques, Bill helped his clients preserve their wealth, pass it on to the next generation, and in most cases, helped worthwhile charities in the process.

Then Bill had an opportunity to work with some parents of clients who had limited assets and something really clicked. Bill found he really enjoyed helping the older generation clients. He found that there were many services available for families with large estates, but seldom was expertise available to address the challenges of smaller estates.

Then, Bill met Gary Duke, owner and President of Medicaid Information Referral, Inc. based in Texas. Gary has been helping elderly clients with smaller estates since 1989. Gary's company was on the cutting edge of the field that is now referred to as "Medicaid Planning". Gary trained Bill on the nuances of Medicaid Planning and Bill discovered his true calling.

"Before, I helped wealthy clients. Now, I have an opportunity to help working families who are equally in need of my help. I believe these clients deserve the same expert advice in preserving their assets that the wealthy enjoy. It's extremely gratifying work".