# **ElderLaw News**

#### December 2009

#### Happy Holidays to All

Sarisohn Law Partners, LLP offers this monthly newsletter in order to keep you updated in the field of Elder Law.

Long Island Senior Education Council offers free educational workshops at local libraries, clubs and other venues. On December 10th and 12th they are presenting a Medicare Website Training at East Islip High School. The class is open to the public, and you can obtain further information by calling 631-665-7057 or visiting their website at www.LISeniorEducation.org.

Leaving the Nursing Home! Some nursing home residents can leave the facility in order to attend a family holiday celebration without losing their Medicare coverage! An outside pass or short leave of absence for the purpose of attending a special religious service, holiday meal, family occasion, going on a car ride, or for a trial visit home does not necessarily mean that the resident no longer needs skilled nursing care. If the resident returns to the facility by midnight the same day, the facility can bill Medicare for the day's stay. If the resident is gone overnight, and returns the next day, the facility may require a substantial bed-hold fee. The nursing home must inform the resident in advance of the bed-hold charge, and obtain the resident's agreement to pay the charge. If the resident does not pay the bed-hold, he or she may find that the nursing home has not reserved the room, and the resident may not be able to return.

We wish you all a Happy Hanukkah, Merry Christmas, and a joyous Holiday Season!

This is attorney advertising.

#### This Month's Articles:

- Medicare's Open Enrollment Season Has Begun
- The Effects of Health Care Reform on Long-Term Care
- . The New Age of Long-Term Care
- End-of-Year Tax Planning Considerations
- No Change in Medicaid Asset & Income Guidelines for 2010

### Medicare's Open Enrollment Season Has Begun

It is that time of year again -- time to reassess whether your Medicare plan is working for you. Medicare's open enrollment period began November 15 and continues until midnight December 31. During this period, you may enroll in or change Medicare Part D (prescription drug) and Medicare Advantage (managed care) plans.

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## The Effects of Health Care Reform on Long-Term Care

Most of the discussion about health reform has centered around issues like the "public option" and abortion restrictions, but buried in both the House and Senate reform bills are important provisions that would make long-term care more affordable, help the elderly and disabled remain at home rather than move to a nursing home, and make nursing homes safer for those who need them.

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## The New Age of Long-Term Care

Even though long-term care policies have transitioned immensely over the last 20 years, the basic premise of their purchase has remained the same. The purpose of the article is to educate you on the evolution of a Long-Term Care policy and to discuss who should consider the purchase of this product.

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## End-of-Year Tax Planning Considerations

As the New Year approaches, taxpayers around the nation are thinking about making gifts or other financial moves before January 1 that will benefit them come April 15, 2010. Here are some yearend considerations of particular interest to seniors.

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### No Change in Medicaid Asset & Income Guidelines for 2010

Medicaid is a government program that assists with long term care needs for seniors. There are two basic types of Medicaid: Community Medicaid (Home Care) and Chronic Care Medicaid (Nursing Home). Seniors need to be both medically and financially eligible. Seniors who are on Supplemental Security Income (SSI) are financially eligible for Medicaid automatically.

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ElderLaw News is a monthly enewsletter that brings you reports of legal developments and other trends of vital interest to seniors and their advocates. This newsletter is brought to you by Sarisohn Law Partners LLP.

Find out more...

#### Quick Links...

How to Dodge Higher Medicare

Services to Help You Navigate the Medicare Maze

Clauses Aimed at Keeping the Heirs Quiet

How to Hire In-Home Help for Elderly Parents

Gaming Social Security

The Virtual Doctor Visit

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