

Offices in
Suffolk and
Virginia Beach, Virginia
Tel: 757-399-7506
Fax: 757-397-1267
Web: www.oasthook.com



MEMBER



Special needs require special lawyers.

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Editor
Sandra L. Smith,
Certified Elder Law Attorney

MEDICARE ANNUAL ELECTION PERIOD IS OPEN UNTIL DECEMBER 7, 2011 BY CAROLYN JOSEY

Each year Medicare holds an annual open enrollment period during which individuals can change their Medicare supplement policies, prescription drug policies, and switch from Medicare to Medicare Advantage or back to traditional Medicare from Medicare Advantage plans. Most people are unaware that recent changes to Medicare laws have resulted in changes to or the cancellation of certain Medicare supplement and Medicare Advantage plans. In addition, this year's open enrollment dates are different from previous years.

Traditional Medicare has deductibles and co-pays associated with all services. These deductibles and co-pays can be quite costly. There are several methods to cover these deductibles and co-pays:

Medicare Supplement Plans – These plans supplement traditional Medicare services. An individual choosing a Medicare supplement plan maintains traditional Medicare coverage and the supplement is an additional insurance that helps pay deductibles and co-pays. With most of these Medicare supplement plans a separate prescription drug plan is required.

Medicare Advantage Plan – These plans are offered by private insurers and become the individual's only coverage. People enrolled in a Medicare Advantage plan do not have traditional Medicare. Some Medicare Advantage plans cover prescription drugs, and some require a separate prescription drug plan. Some insurers are not offering the Advantage Plans in 2012, and many insurers will not continue the plans after 2014.

Prescription Drug Plan – These plans offer coverage for prescription needs and are commonly called Medicare Part D plans. These plans should be evaluated individually and can be chosen based on specific prescription medications and pharmacy costs.

Because many people rely on their Medicare supplement or Medicare Advantage plans to keep their health care costs low, it is critical that all Medicare beneficiaries understand their current coverage, and whether a change is necessary due to a change in the plan. All insurers who are making changes are notifying their plan participants in writing. Because of these changes, Oast & Hook strongly recommends that all seniors over the age of 65 years open and read all the mail they receive, paying close attention to mail from the insurers they have been using. Many individuals have thrown away their notices, believing them to be "junk mail." The unfortunate result of being unaware of changes in an individual's plan is finding out too late that the Medicare supplement or Medicare Advantage plan has been altered or cancelled. Failing to be aware of this leaves the individual without coverage, resulting in much higher health care costs. In addition, when these individuals are able to sign up for a new or different plan, they may be subject to penalties and higher premiums.

It is important to evaluate your needs when choosing the plan that best works for you. Review all the materials that insurers are sending, and call insurers to ask questions if anything does not make sense. If you are not sure of what questions to ask, then please contact Oast & Hook and we will work with our staff and Carolyn Josey to answer your questions.

The attorneys at Oast & Hook can assist clients with their estate, financial, insurance, long-term care, veterans' benefits, and special needs planning issues.

Carolyn Josey does consulting in health care and sustainable issues for Everything-Green. Ms. Josey has spent 25 years in the medical business on the provider side. She has extensive experience in working to resolve a wide variety of problems and has a complete understanding of the systems and the rules for insurance carriers, both at the state and federal level.

Announcement

Seniorcorp will present a seminar entitled "Gentiva *Safe Strides* – Comprehensive Balance Therapy in the Home" from noon to 1:00 p.m., Tuesday, December 6th. This seminar will focus on Gentiva's nationally recognized balance and fall prevention program. This seminar is free and open to the public, and it will be held at Seniorcorp, 240 Clearfield Avenue, Suite 300, Virginia Beach, Virginia, 23462. Please register by phoning 757-419-2356 on or before December 5th.

Ask Allie

O&H: Allie, we've heard about some dogs from Afghanistan who recently arrived in Iowa. Please tell us about them.

Allie: Sure! Freedom, Liberty, and Charlie recently arrived in Iowa via American Airlines. They are part of Delta Company, consisting of a stray dog and her puppies found on a base in Afghanistan. The group was named by some soldiers from Iowa who later wanted to bring the dogs to the United States.

The group raised \$4,000 to fly the first three dogs to Iowa, and the group is working to raise the funds to bring the other dogs to Iowa. One by one, the soldiers are welcoming the dogs with whom they bonded overseas. Sgt. Adam Riniker said, "Not too many people have an animal that was in the same environment that they were overseas, and I think that's the huge difference between adopting a dog over there or here." The animal rescue group Nowzad Dogs is taking care of the puppies who have yet to depart for Iowa. You can learn more about the group at www.nowzad.com. What a great story! Time to catch up on my napping after the Thanksgiving weekend. (I'm glad Sandy did not want me to go shopping on Black Friday!) . . . See you next week!

Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled, and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.

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