

**This Weekly Newsletter
is brought to you by**

HOOK LAW CENTER
Legal Power for Seniors

Tel: 757-399-7506

Fax: 757-397-1267

Locations:

Virginia Beach
295 Bendix Road, Suite 170
Virginia Beach, VA 23452

Suffolk
5806 Harbour View Blvd.,
Suite 203
Suffolk, VA 23435

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***Best Wishes
for a
Holiday Season
filled
with peace,
love,
and joy***

***Happy Holidays
from All of Us at***

HOOK
LAW CENTER

Hospice v. Skilled Nursing Facility

No one wants to be faced with the choice at the end of life, either for themselves or their loved ones, of choosing between hospice care or care in a skilled nursing facility (S.N.F.) and sometimes referred to as the 'sniff' benefit. (Paula Span, "Forced to Choose: Exploring Other Options," NY Times, Dec. 3, 2012) But that is what is happening right now to most Medicare recipients. Medicare will only cover both services if the patient has both a terminal condition and another illness occurring concurrently, for example, when a patient with Alzheimer's also breaks a leg. According to the Journal of American Geriatrics Society, in a 2006 study it was found that of 4,300 patients with advanced dementia who were receiving care in a S.N.F., only one fourth were also receiving hospice care. (NY Times, Dec. 3, 2012)

So given the option of one service or the other, most choose S.N.F. coverage. As with most things, no choice is perfect. What they miss about hospice care is the tender loving care which is provided by social workers, nurses, and other health aides. Also, those in a S.N.F. received very aggressive care which included the use of feeding tubes, injections, and in some cases, physical therapy, even when the patient was bedridden. In many cases, this aggressive care was inappropriate for someone in the final stage of life.

Hopefully, in the future, families will not face this either/or proposition. As part of the Affordable Care Act, there will be a demonstration project allowing for 'concurrent care'. The project will last for 3 years and will allow those in the project to receive both hospice and S.N.F. at the same time. 15 hospice programs across the United States will be permitted to enroll patients. The project will then be evaluated to analyze the pros and cons of patients receiving both services. Perhaps there will even be a cost savings as a result. We won't know for sure until the project is carried out. The only glitch is the law didn't set a specific date for the project to be undertaken. Stay tuned. We hope to have good news in the future. (All information taken from the NYT article cited in paragraph 1).

In the meantime, the Hook Law Center (HLC) can help you with the Long-Term Care Planning for your loved ones. HLC has specialists which can help you maximize your access to the benefits you qualify for and to which you are entitled.



A Pet's Weight

Hook Law Center: Kit Kat, can you tell us how to keep our pets at an appropriate weight?

Kit Kat: Well, that's a good question, especially at this time of year, around the holidays. First of all, you should determine whether your cat is at an appropriate weight now. To do that, rub your fingers in the direction of the animal's coat along his/her side. If you can feel the ribs, then he/she is at the right weight. If you can't feel the ribs, he/she is probably a little overweight. According to a 2012 report by the Association for Pet Obesity Prevention, 53% of dogs and 55% of cats are overweight. ("Managing Your Pet's Weight," ASPCA Action, Fall 2012, p. 13)

That's an epidemic if you ask me. Just like people, being overweight can cause a lot of health problems. Animals can have diabetes, high blood pressure, etc. It's not only bad for your pet, but vet bills can mount up. So what can you do for your pet? First, have your pet checked out by a doctor to rule out a thyroid problem or other health issue. After that, you need to limit his/her diet for reduced caloric intake. Also, try to increase the pet's activity level so that he/she burns more calories. Losing weight is really a matter of burning more calories than are consumed. Finally, lavish affection and attention on your pet in ways that don't involve food. With these helpful hints, your pet should be on his/her way to a future with a new, svelte figure! (Information taken from ASPCA Action, Fall 2012, p. 13)

Life situations change. Be sure your Estate Plan reflects your life-today.
Our Estate Planning attorneys will be happy to review your current plan and make any changes
needed. Give us a call today to schedule your appointment..

Upcoming Events

- Hook Law Center is presenting a seminar on Long-Term Care, Estate and Life Care Planning and Veteran's Benefits at Centerville Baptist Church on **January 17, 2013** at **11:30 a.m.**
- Hook Law Center is presenting a seminar on Long-Term Care and Estate Planning at Lake Prince Woods, 100 Anna Goode Way, Suffolk, VA 23435 on **January 25, 2013** at **2 p.m.** To r.s.v.p., please call 757- 923-5500 or 757-399-7506.
- Hook Law Center will be speaking on the subject of Making an Elder Law Practice More Efficient at the VAELA Conference on **February 23, 2013** in Charlottesville, VA.



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