

The Owl on with life



November 2017

The goal of this newsletter is to encourage people who are growing older to keep on with the business of living. We want the experience of growing older to focus on achieving and maintaining a quality of life that is enjoyable and desirable.

If you know of a family member or friend who would like estate planning services, please consider referring them to Beth A. Swagman, PLLC.



WELCOME to Tina Jones!

It is with great pleasure that I introduce Tina Jones who joined the law firm in June as a part-time legal assistant. Tina has quickly made herself invaluable to the firm. Tina provides many of

the services that you have come to expect from a solo law firm. In addition to performing basic receptionist services, Tina quickly dug into some ragtag operations and made great inroads into efficiency and time-saving procedures. I am frequently heard saying,

“You can do *that* in Excel?”

Tina learned her time management and organizational skills as the mother of six children who now range in age from elementary school to college. She was also the church secretary at Smyrna Bible Church alongside of her husband, Michael, who was the pastor there until his unexpected death.

Tina stays active in church activities and follows closely the many activities of her children. Her warm smile, sense of humor, and calm demeanor takes the stress out of a hectic day.

The Government Working for You

To fight fraud, the government is creating new Medicare Cards without the personal information plastered on the front. The new Medicare Cards don't include your Social Security number, gender or signature.

The new cards start going into the mail on April 1, 2018. Each will feature a computer-generated Medicare beneficiary identifier (MBI) assigned just to

you. The MBI, made up of 11 numbers and letters, will be used for billing, to verify eligibility for services and to check the status of a claim. The downside for some Medicare Card holders is the new number. You will need to carefully check billing statements for the correct number. However, if the new card is ever lost or stolen, it will not identify you.

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Swagman Estate Planning and Elder Law Services

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MEDICARE OPEN ENROLLMENT

October 15 through December 7

Open enrollment to change Medicare plans began October 15 and ends on December 7. While Medicare Part A (hospitalization) and Part B (outpatient care) remain the same, advantage plans (Part C) and drug plans (Part D) often change from year to year. In addition, many new plans come into the marketplace which provide cost effective features or additional coverages that may benefit you. Even if you decide not to purchase additional coverage or change plans, it does not hurt to be curious and informed about the options. Contact the office to discuss a referral to a Medicare Plan provider.

The Government Working for You

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These changes will make it considerably harder for criminals to steal your identity. According to the Justice Department, the number of identity-theft cases for people 65 or older hit 2.6 million in 2014.

But true to their nature, scammers are already using the moment to target the 58 million people who will be getting new cards next year.

The Federal Trade Commission reports that rip-off artists are now calling beneficiaries, pretending to be from Medicare. Three common pitches are:

- You're asked for your Social Security number and bank information so you can get the new card. Hang up! Medicare will never call you and never ask for such information.
- You're asked to pay for your new card. Hang up! The new card is free.
- You're told you'll lose your Medicare benefits if you don't give them money and personal information right now. Hang up! The free card will be sent to you automatically. Your benefits will remain the same.

Mailing cards to so many people is a big job, so it will take time. Medicare members have until December 31, 2019, to begin using the new ID. Both the new card and your current card will be valid until then.



COURT CASE: Jimmo v. Sebelius

In 2013, the Center for Medicare Advocacy (CMA) sued the federal government because Medicare was denying coverage to patients in skilled nursing care or a rehab facility who were allegedly not improving. CMA reached a settlement agreement with the CMS (Centers for Medicare and Medicaid Services) which stated... "Improvement Standard is not, and was never, legal". Instead, the standard for therapy services is

..."necessary to maintain, prevent, or slow further deterioration of the patient's functional status." Despite the settlement, the CMA had to go back to court again in 2016 because nursing homes and rehabilitation programs were still not honoring the settlement. If a loved one is receiving rehabilitation or skilled care services, beware of attempts to discharge the patient for "failing to improve".

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