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MEMBER



Special needs require special lawyers.

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MEDICARE UPDATE

The Centers for Medicare and Medicaid Services (CMS) recently announced that Medicare Advantage premiums for 2011 will be, on average 1% lower than in 2010. Medicare beneficiaries who are enrolled in Medicare health and prescription drug plans should, for the most part, will find little or no change in their benefits in 2011, while more drug plans should be offering coverage in the “donut hole,” or prescription drug coverage gap. The Affordable Care Act should provide most beneficiaries in Medicare Advantage plans or in original Medicare with access to preventive benefits with no out-of-pocket costs.

CMS Administrator Donald Berwick, M.D., states that “Medicare Advantage remains a strong and robust option for millions of seniors who choose to enroll or stay in a participating plan today and in the future. The Affordable Care Act gave us new authority to negotiate with health plans in a competitive marketplace. As a result, our beneficiaries will save money and maintain their benefits.” Jonathan Blum, Deputy Administrator and Director of CMS’s Center for Medicare, recommends that beneficiaries should review their current health and drug plan coverage and determine what they may need for next year. He says that “Medicare will continue to provide a wide-range of consumer tools to help beneficiaries make the best possible choice of coverage.” The annual enrollment period for Medicare Advantage and Medicare Prescription Drug Plans begins November 15th. Beneficiaries should receive their 2011 Medicare & You Handbook and find updated information at www.medicare.gov and 1-800-Medicare in mid-October.

Almost all Medicare beneficiaries who have access to a Medicare Advantage plan today will continue to have access to a Medicare Advantage plan next year. Around 5% of non-employer beneficiaries enrolled in Medicare Advantage and stand-alone prescription drug plans will have to choose a new health plan or revert to original Medicare in 2011 because their current plan is not renewing its contract with Medicare in 2011. This percentage is similar to percentages in the past five years.

Beneficiaries who do not enroll in another health plan will receive coverage under original Medicare, but they will have to enroll in a Part D plan to keep their drug coverage. All Medicare beneficiaries will continue to have many prescription drug plans available from which to choose. CMS will continue to send letters to beneficiaries to ensure that they take the steps necessary to have the health coverage that best meets their needs.

The Affordable Care Act provides some new benefits to Medicare beneficiaries. These benefits include some new free health screenings, free wellness visits, and a 50% discount on brand-name drugs for seniors who fall into the donut hole. Open enrollment materials will have information on these new benefits.

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

Ask Allie

O&H: Allie, we've heard about a special program in Toano, Virginia, that benefits military members and veterans. Please tell us about it.

Allie: Sure! The Horses for Heroes program embraces therapeutic riding to heal bodies and minds of military members and veterans. Dreamcatchers at the Cori Sikich Therapeutic Riding Center in Toano, Virginia, participates in the program. Therapeutic riding helps with both physical injuries and post-traumatic stress disorder (PTSD) and traumatic brain injury. Nancy Paschall, Executive Director of Dreamcatchers, says, "It's great for traumatic brain injury because you are doing all kinds of different things at the same time. It helps push distracting thoughts out of your head. PTSD is, a lot of times, intrusive thinking. [Therapeutic riding] helps the brain work on right now. You have to be in the present." Ms. Paschall says there are 27 factors that go into selecting a horse for riding therapy, including how the horse's body fits that of the rider. What a great program! It's good to see that we have a local group that participates in Horses for Heroes. Time for me to find my mom and make sure she gets her exercise, and I get my exercise, for the day. See you next week!

Announcements

Oast & Hook attorney Brian A. Boys will speak on the topic of veterans benefits from 5:00 p.m. to 6:30 p.m., Tuesday, October 12th at Commonwealth Memory Care located at 1516 Harmon Street, Norfolk, Virginia 23518. For more information or to register for this presentation, please phone Faith Cobb at 757-588-4633.

Oast & Hook attorney Sandra Smith will speak on the topic of estate planning from 10:00 a.m. to noon, Monday, October 18th at Army Community Service Building 206 located at 96 Stillwell Drive, Fort Monroe, Virginia 23651. For more information or to register for this presentation, please phone Jessica Ortiz Sanchez at 757-788-3878 or 757-788-3535.

Oast & Hook attorney Sandra Smith will speak on the topic of estate planning from 10:00 a.m. to 2:00 p.m., Saturday, October 23rd at Bethel African Methodist Episcopal Church located at 94 West Lincoln Street, Hampton, Virginia 23669. For more information on this church, please visit www.bethelhame.com. For more information on this presentation, please phone Jennie Dell at 757-399-7506.

Oast & Hook attorney Letha McDowell will speak on the topic of veterans benefits from 9:30 a.m. to 11:00 a.m., Saturday, November 6th at King's Grant House located at 440 North Lynnhaven Road, Virginia Beach, Virginia 23452. For more information on this presentation, please phone Jennie Dell at 757-399-7506.

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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