

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

***Get the Latest from
Hook Law Center***

On the Web: hooklawcenter.com

"Like" Us on Facebook

"Connect" with Us on LinkedIn

"Follow" Us on Twitter

This report is not intended as a substitute for legal counsel. While every precaution has been taken to make this report accurate, Hook Law Center assumes no responsibility for errors or omissions, or for damages resulting from the use of the information in this report.

© 2012 Hook Law Center
All rights reserved.

The Pitfalls of Medicare

Medicare can be a wonderful benefit for those 65 and older. However, Medicare eligibility rules can be very complicated, and you may feel that you're in a trap more complicated than running the gauntlet in medieval times. There are many factors which influence Medicare eligibility such as: "whether or not you have medical coverage from a current employer, are covered by a spouse's plan, or have retiree health coverage from a former employer." (Ellen Schultz, "How to Avoid Medicare Land Mines," The Wall Street Journal, July 13, 2012).

So how can one best avoid these pitfalls? Careful planning, as with most things, is the answer. Medicare does provide a website which may help to answer some questions, but there are so many variables that it is really best to seek help from someone with expertise in the field, like an attorney or benefits specialist. In any case, here are some things to consider.

1) If you are already receiving Social Security, you will automatically be enrolled in Medicare Part A and Part B when you turn 65. If you aren't yet receiving Social Security, you will have to apply for coverage, which can be done online. Part A, is hospital insurance, which is has no monthly fee, but does have certain expenses like a deductible of \$1,156 for hospital stays of up to 60 days, copayments of \$289 per day for days 61-90, and copayments of \$578 per day for days 91-150 days. (E.Schultz, see above)

2) Part B is medical insurance that pays doctors' bills, lab tests and outpatient care. It is optional. The basic cost is \$99.90 per month, although it can be as high as \$319.70 if the individual is earning \$214,000 or more a year.

The Pitfalls of Medicare (con't.)

The annual deductible is \$140 a year. Copayments are 20% of Medicare-approved amounts.(E.Schultz, see above)

3) Part D covers prescription drugs. The basic cost is \$32.34 per month, but those in high-income brackets pay more. Copayments and deductibles vary according to the plan that the individual has selected. But thanks to the Affordable Care Act, Part D's "doughnut hole" is being phased out. But take note: THE ENROLLEMNT PERIOD FOR PARTS B AND D BEGINS 3 MONTHS BEFORE ONE TURNS 65 AND LASTS SEVEN MONTHS. If you miss the enrollment period, your coverage will be delayed, and your premiums will cost you more. (E.Schultz, see above)

Now you can see why this is such a complicated matter. There are different conditions depending if your current employer has 20 or more employees, less than 20 employees, you have retiree health insurance from a former employer, or if you are self-employed and currently have no health insurance. Your best plan is to seek advice from a Certified Elder Law Attorney or a Certified Financial Planner. The attorneys and financial planners at the Hook Law Center can assist you in navigating the Medicare maze.

Ask Kit Kat: Color-Blind Dogs and Wet Cats

Hook Law Center: Kit Kat, are dogs color-blind and why don't cats like to get wet?

Kit Kat: Well, to answer your first question, dogs are really not color-blind, though they don't see colors as vividly as people do. Humans have 3 types of cones or cells in their eyes for distinguishing color. Dogs only have 2 types of cones. So what they see is less rich, with much fewer details. We cats also only have 2 types of cones, and we, too, see colors less vividly than our human friends. But don't feel sorry for us animals. Dogs, especially, have more rods, the cells that control night vision. So they are great at seeing in the dark. They are also tops at seeing moving objects-both are great for their role as protectors!

As to the second question, why don't cats like to get wet? Well, this is not really true. Some types of cats, like Turkish Vans, actually like water. What cats really don't like is being surprised with water. They don't like being forced into a bath or sprayed with water as a discipline technique. But if you introduce us to water gradually with treats

and rewards, we can actually find getting a little bit wet, a pleasant experience. I for one love to go in the shower after one of my parents has had their shower, and feel the shower head drippings on my back. Then I love to shake it off!
(Information taken from Catherine Price, "What's Going on Inside your Pet's Head," Parade Magazine, July 8, 2012.)

Upcoming Seminars

If you would like to attend the Veterans Aid & Attendance Seminar at Kings Grant House on August 20, 2012 at 2:00 p.m., it is not too late to register. Please call 757-399-7506 or email donaldson@hooklawcenter.com to r.s.v.p. If you'd like to know about other upcoming seminars presented by Hook Law Center, [Click Here](#) for more information.

Distribution of This Newsletter

Hook Law Center 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 Hook Law Center, P.C. If you are interested in a free subscription to the *Hook Law Center News*, then please telephone us at 757-399-7506, e-mail us at mail@hooklawcenter.com or fax us at 757-397-1267.



**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

Get the Latest from Hook Law Center

On the Web: www.hooklawcenter.com

"Like" Us on Facebook

"Connect" with Us on LinkedIn

"Follow" Us on Twitter