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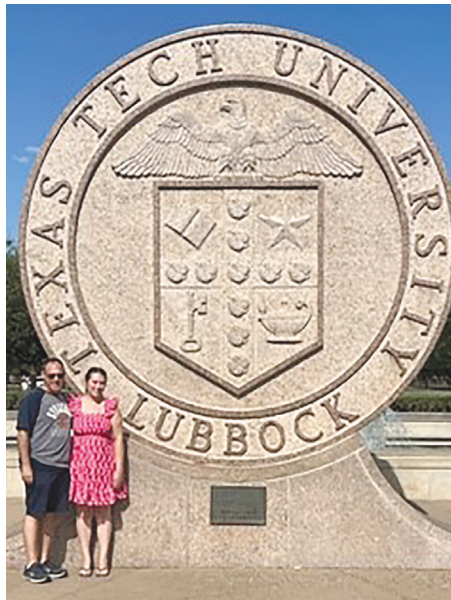
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**The Journey is More Important
than the Destination**

By Jerold E. Rothkoff

In July 2023, my daughter, Liza, accepted an offer to begin a Ph.D. program in canine cognitive behavior at Texas Tech University in Lubbock, Texas. Upon her acceptance, we began to map out how she would travel to Lubbock from Brooklyn, and take her car. There was an important catch – she was going to Lubbock with two bulldogs. That meant it was difficult to fly due to the bulldogs’ breathing issues. After much contemplation, it was agreed I would drive the 1,735 miles from Cherry Hill, NJ to Lubbock, Texas with my daughter and the bulldogs in tow.



through Oklahoma, arriving in the Western Texas city of Lubbock the evening of August 4.

Although I originally was not looking forward to the 1,735 mile trek, the road trip suddenly became an enjoyable journey of adventure and connection

between father and daughter. While driving, I, of course, listened to Springsteen on E Street Radio. Liza, while she was driving, listened to her favorite band,

the Foo Fighters.

The road trip became a metaphorical journey as well, as we discovered more about ourselves and each other. Liza listened in on some of my business calls while driving and discovered more about

(Continued inside on page 3)

Be Prepared for Medicare's Annual Enrollment Period

The Medicare Open Enrollment Period for 2024 will arrive shortly. Throughout the year, Medicare has different enrollment periods. The Open Enrollment Period, or OEP, is the timeframe during which Medicare beneficiaries can make changes to their Medicare plans.

This year's OEP will take place October 15 through December 7, 2023. Any changes you make to your Medicare plan during this period go into effect on January 1, 2024.

During OEP, you can...

- Switch from Original Medicare (Medicare Parts A and B) to a Medicare Advantage (Medicare Part C) plan.
- Switch from a Medicare Advantage plan back to Original Medicare.
- Switch from one Medicare Advantage plan to another. This might involve switching from a plan without Medicare Part D prescription drug coverage to one that has it, or vice-versa.
- Make changes to your Medicare Part D prescription drug plan:
 - Join a Part D plan.
 - Switch from one Part D plan to another one.
 - Drop your Part D plan altogether.

Note: Medicare Supplement Insurance plans are an exception. You can join one at any time during the year, not just during OEP.

Once the Medicare Open Enrollment Period closes on December 7, 2023, you cannot make any changes to your Medicare plan until the following year. There are some exceptions, such as if you move out of the area served by your plan. But for most people on Medicare, the OEP is the only time when you can make a change.

Please note if the Medicare coverage you have now is working for you, and your plan(s) is offered for 2024, then you can keep your coverage as it is. However, because this time comes but once a year, it is a good idea to evaluate your coverage during Open Enrollment Period every year. That way, you will know if you already have the best coverage options for you, or if you need to make some changes. Be sure to make the decisions that will best meet your health care coverage needs for the coming year. Your status in October may not be where you find yourself next July.

Join Rothkoff Law Group to Help End Alzheimer's Disease

One in 10 people over the age of 65 has Alzheimer's dementia. Since the disease affects many of our clients and has affected a beloved former employee, Lois Cohen, we've been walking to end Alzheimer's every November – and this year, we want you to walk with us. Walk with your family/friends/neighbors in your neighborhood. Learn how you can join our team and make a donation:

<https://bit.ly/Love4Lois>

Walk with Rothkoff Law Group's Team Love 4 Lois

Saturday, November 11

Citizen's Bank Park
1 Citizen's Bank Way
Philadelphia, PA 19148

<https://bit.ly/Love4Lois>



CMS Issues Proposed Federally Mandated Nursing Home Staffing Regulations

Last month, the Centers for Medicare & Medicaid Services (CMS) released the long-anticipated Notice of Proposed Rule Making (NPRM) that would implement a minimum staffing standard in nursing homes.

Key highlights from the rule include:

- Nursing homes would be required to provide 3 hours of direct care per resident per day. This requirement would include .55 hours of registered nurse (RN) care and 2.45 hours of certified nurse aide (CNA) care. The NPRM did not propose a minimum for licensed practical nurses (LPNs) who play a critical role in nursing home care.
- Facilities would be eligible for waivers from complying with this minimum if they met certain criteria.
- Implementation of the requirement would be phased in over a 3-year period.
- Facilities would be required to have an RN on staff 24 hours a day, 7 days a week. This requirement would be an increase from the current requirement of eight hours per day.

- Implementation of the new rules will take a period of 3 to 5 years, depending on rural vs. urban nursing homes.

Over twenty-years ago an in-depth, evidenced-based CMS study found that each nursing home resident required at least 4.1 hours of direct care each day to avoid compromised care that placed residents at risk of harm. Today, nursing home residents are generally sicker, as many more functional older individuals choose to remain at home and live independently. Nursing home advocates argue rather than taking steps to ensure all residents receive high quality care, CMS' proposed rule would implement a standard of care well below the 4.1 hours of care and result in an increased risk of harm to nursing home residents.

Nursing home owners and operators argue that they cannot hire enough staff to meet the new requirements. Therefore, it would place an undue requirement on them that they cannot meet.

We will provide updates on the proposed rules in the future.

The Journey is More Important than the Destination

(Continued from front page)

what I do on a daily basis. I learned more about Liza's Ph.D. program and the new life she was about to embark on. As the miles rolled by, conversations ranged from the trivial to the profound, from discussing favorite songs to sharing dreams and aspirations. The road trip provided the perfect canvas for meaningful conversations that might not have unfolded in the confines of daily life.

Caring for an older parent can be an incredibly challenging journey, but it

also can be a rewarding experience. Helping a parent in the later stages of life can deepen the relationship between parent and child, fostering a deeper bond. Spending quality time with a parent, sharing stories, and making meaningful memories can be comforting for the caregiver child and parent. Caregiving can teach valuable life lessons, including providing a new perspective on life, helping prioritize what truly matters.

In a world where time often slips

through our fingers and distractions abound, this father and daughter's cross-country road trip serves as a reminder that some of life's most precious moments can be found by simply embracing the journey with a loved one by your side. Our journey was a testament to the idea that the true value of a journey is not the destination, but in the connections we forge and the growth we experience along the way.

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The success of our firm is a direct reflection of our clients and the referral sources who have supported us. Therefore, we actively welcome your referrals as well as your input regarding the contents of this newsletter. We also welcome comments on the quality of legal services our offices provide.

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Rothkoff Law opens Doylestown, PA Office and Richard Newman Joins our Team



Richard Newman, Esquire

We are pleased to announce effective October 1, 2023 the opening of our new office in Doylestown, PA located at Park Terrace, 275 S Main St #6, Doylestown, PA 18901. With the opening of this new office, Rothkoff Law now has four offices in PA, in addition to three offices in NJ.

Simultaneously, with this office opening, elder law attorney Richard Newman has joined our firm. Richard is the founder of the former Newman Elder Law. Rich is licensed in the Commonwealth of Pennsylvania and assists older adults in Bucks and Montgomery Counties, Philadelphia and the surrounding suburbs.

Mr. Newman has more than 30 years of legal experience and will be the incoming President of the Pennsylvania Academy of Elder Law Attorneys. Rich is a graduate of Temple University School of Law (1986). Rich can be reached at Richard@rothkofflaw.com.