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The Pandemic Did Not Change Everything

By **Jerold E. Rothkoff**

The Covid-19 pandemic has changed the way we live and communicate with one another in various ways, including scheduling virtual meetings, significant reduction in travel, and reduction or elimination of large in-person gatherings. However, some important aspects of life have not changed, not all necessarily for the better.

In late August, news broke that 91-year-old actor Ed Asner died. Asner became famous for his role as Lou Grant, the crusty newspaper man on the *Mary Tyler Moore Show*, then later as Lou Grant on his own TV drama from 1977-82. He was also the lovable voice of Carl in “Up,” and Santa in the Christmas classic, “Elf.” As I was reading Asner’s obituary, I discovered that in 1978 there was a *Lou Grant* episode on nursing home abuse and neglect.

I therefore interrupted my *Manifest* binge on Netflix to watch the episode, courtesy of YouTube. The themes portrayed in this episode still ring true 43 years later. Themes regarding quality of care, financial abuse, and creating more opportunities for seniors to live at home instead of a nursing home setting. The episode was a moderate, well-balanced story that dealt with the realities of nursing home care in 1978. Unfortunately, it can be argued that not a great deal has changed in 43 years. *Lou Grant* tried to educate us 43 years ago. It is a lesson we are still trying to learn from.



In the not-changed category, in a positive fashion, I continue to be uplifted by our married clients and the ways that they can sustain their relationships, irrespective of significant health care issues. I am currently working with a couple who have been married for sixty-one years. Unfortunately, the husband is in need of 24/7 nursing home care while his wife is living in the marital home. However, the wife wants to leave the marital home in order to be with her husband, possibly in the assisted living section of the long-term care community. The love expressed by the wife towards her husband was a beautiful expression of commitment and of two souls bound together as one that cannot be separated by health care issues alone. I was and continue to be a witness to these very special relationships. We are

honored to have the opportunity to assist a couple like this in remaining together and structure the finances in such a way to make their wishes a reality. We strive in our office, through our holistic Elder Care Law practice, to learn from our clients and listen to the wonderful stories of how spouses met or of raising their children.

Let’s hope we can finally address meaningful change in long-term care that *Lou Grant* tried to educate us about 43 years ago. We owe it to our clients together for over 61 years and all of those in similar situations.

Join Rothkoff Law Group to help end Alzheimer's Disease



Join our Team
LOVE 4 LOIS

Saturday
November 13, 2021
Citizens Bank Park

One in 10 people over the age of 65 has Alzheimer's dementia. Since the disease 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. Learn how you can join our team and make a donation:

<http://bit.ly/love4lois2021>

Be Prepared for Medicare's Annual Enrollment Period

The Medicare Open Enrollment Period for 2022 has arrived. 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, 2021. Any changes you make to your Medicare plan during this period go into effect on January 1, 2022.

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, 2021, 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 2022, 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.

Rothkoff Law Elder Care Symposium Set to Explore What Went Wrong in the Pandemic with Elder Care

On Thursday, October 21, 2021, Rothkoff Law Group will host our 4th Annual Elder Care Symposium from 8:30 am to 4:30 pm. The topic for this year's virtual event is *Lessons Learned from COVID-19*. The agenda includes a keynote address, breakout sessions, and a panel discussion. Professionals who work with the older adults and family members of senior-aged loved ones will have valuable networking opportunities and unprecedented access to critical information regarding elder care issues. The Symposium will take a hard look at the current healthcare system for seniors and address how to change it for the better.

This unique event will be easily accessible to attendees throughout the United States and around the world via a proprietary virtual event platform which utilizes intuitive software to recreate physical events through an immersive 3D experience. In addition to the live presentations, Symposium attendees can visit the interactive exhibit hall and engage with 60 vendors who work with seniors through real-time text, audio, or video chats in either a group or private one-on-one setting.



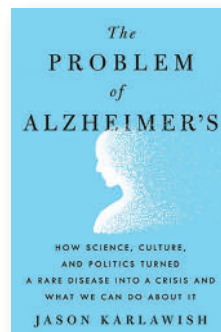
Proceeds from the Symposium will benefit the HFC organization. Founded in 2012 by Seth Rogen and Lauren Miller Rogen, the national non-profit's mission is to care for families impacted by Alzheimer's disease, inspire the next generation of Alzheimer's advocates, and be leaders in brain health research and education. The Rothkoff team is proud that the HFC team will be attending virtually and will be

doing meet and greets with attendees.

This year's keynote address will be presented by Dr. Jason Karlawish, an author, professor at the



University of Pennsylvania, and co-director of the Penn Memory Center. He will discuss the topic of his recent book, *The Problem of Alzheimer's: How It Became a Crisis and What We Have to Do*. He will also discuss the recent FDA approval of the Alzheimer's medication, Aduhelm, and the controversy surrounding its approval. The first 100 registered attendees will also receive a complimentary copy of Dr. Karlawish's book.



Additionally, there will be a panel discussion on *Racial and Ethnic Disparities in Senior Care: Challenges and Solutions*, moderated by Bryan J. Adler, Esq., CELA, as well as breakout sessions on pain management in the elderly, use of virtual reality with seniors, and a presentation by Eloy van Hal, founder of the original Dementia Village in the Netherlands, discussing the future of long-term care.

We are eager to have the opportunity to expand our audience and our leadership role in the industry in this new virtual format. Symposium attendees will be eligible for four Continuing Education (CE) credits per person. For further details and to register, go to www.rothkoffsymposium.com.

DEADLINE FOR REGISTRATION IS 10/11/2021

THE ROTHKOFF QUARTERLY – Published for clients and friends of ROTHKOFF LAW GROUP

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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Update on Rothkoff Law Group

We have attempted to provide some semblance of normalcy regarding our services and outreach after over 18 months of revamping business practices and our interactions with clients and our professional partners. We originally scheduled in-person professional appreciation events for the end of September and a client appreciation event for early December, as we have done in previous years. Unfortunately, due to the Delta variant, we decided to postpone these large in-person events and will reschedule them and/or turn these events into a virtual event. We believe we have a duty to protect our senior clients, the public, and our entire team, especially since we work with many individuals

with chronic health care issues.

We continue to meet with clients either in person or virtually, and will continue to give clients the opportunity to interact with us via a medium that best meets their needs.

We have updated our professional and consumer seminars and webinars for 2021. All of our firm's vast educational and networking opportunities for professionals and the public will continue to be offered exclusively in a virtual setting through the end of 2021. You may review all our updated 2021 professional and consumer events at <https://rothkofflaw.com/events/>.

Wishes for continued good health to all of you.