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What Really Matters

By Jerold E. Rothkoff, Esq.

A few months ago, we received the below online review from a client's son on Google, which we are very grateful for. The review brought tears to our eyes as to how our elder care law services helped this client and family.

Rothkoff Law Group has truly been a pinnacle part of providing my mother with a much better life as she inches closer to the end of her rich and meaningful life. It's hard to express in words how important their role has been in all they have done. They have served my mother now for almost 4 years, and they have the same zeal to care for my mother's needs as they did since day one. I honestly do not know whether my mother would be here today if she had not received the care through services they fought for her to receive. What value can you put on a human life beloved by so many? Their work is truly priceless, and you at Rothkoff Law Group should wake up every day and feel proud as you enter through your doors to keep changing the lives of so

many. I especially would like to express my deep gratitude to Bryan Adler, Sandy, and Kathleen, but also to the whole Rothkoff Law Group team for all that you have done and continue to do!

Although the words expressed were very heartfelt and meaningful, what was not stated is also very meaningful. Let me explain. Traditionally, elder law attorneys assist with estate planning documents and how to pay for long-term care. They assist in applying for Medicaid benefits, and in many cases, protect assets from the high cost of long-term care.

Yes, we do assist families in these areas described. However, 17 years ago, we at Rothkoff Law Group decided to change the focus of our practice to provide health care advocacy through our geriatric social workers, in addition to the traditional elder law practice areas. Our goal was and continues to be to advocate for our clients and their caregivers in all aspects of the aging process, not just simply their estate

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Our great Rothkoff Law Group Team

Voting Information for Residents and Long-Term Care Facilities

Election season is an exciting time that offers a renewed opportunity to shape public policy. If you live in a nursing home, federal nursing home regulations emphasize that you have the same rights as any other citizen of the United States – this includes your right to vote!

Federal laws state that:

- All aspects of voter registration must be accessible to people with disabilities.
- Voters with disabilities can receive assistance from a person of their choice.
- Polling places must be accessible and if they are not, voters must be provided with an alternative means to vote on election day.

Long-term care facilities should have a plan to ensure residents can exercise their right to vote. This could include providing direct support to residents and/or coordinating with state programs that provide assistance to those living in residential facilities. However, you should have a plan for voting too.

Consider the following when creating your plan:

Options for voting may include:

- 1) Absentee ballot
- 2) Mail-in voting
- 3) Early voting
- 4) Voting in person on Election Day

Assistance with registering to vote, requesting an absentee ballot,



or filling out your ballot, can be obtained from a person of your choice, including a family member, a staff person, or someone else. Residents should be able to choose the method of voting that they prefer and that is easiest for them.

Nursing homes are required to support you in exercising your right to vote, this means they should:

- 1) Reach out and ask residents about voting and help any resident who expresses a desire to vote. Ensure the staff does not make their own determinations about who is eligible to vote.
- 2) Support you in obtaining assistance to vote if needed.
- 3) Assist with voter identification requirements, including helping you obtain an acceptable form of identification if necessary.
- 4) Help you determine if you are registered to vote, and your voter registration is up to date, including with the correct address.
- 5) Provide and assist with your mail in voting or

absentee ballot request forms and ballots if you are not planning to vote in person.

- 6) Provide stamps, envelopes, and other materials you may need if you're submitting a mail-in or absentee ballot.

- 7) Arrange transportation to your polling sites if you choose to vote in person.

What Really Matters *(Continued from front page)*

documents and financial needs. We now are privileged to have eight elder care coordinators on our team. At Rothkoff Law Group, care comes first, then we design an asset

protection plan. We assisted with what matters to this family—care. The review does not mention we protected the client's life savings from long-term care expenses.

We will continue to concentrate on what really matters—helping families navigate the long-term care process through our healthcare advocacy.

Be Prepared for Medicare's Annual Enrollment Period

The Medicare Open Enrollment Period for 2025 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, 2024. Any changes you make to your Medicare plan during this period go into effect on January 1, 2025.

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, 2024, 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 2025, 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.

Welcome Lisa Hughey to the Rothkoff Team

We are thrilled to welcome Lisa Hughey to our team as an Elder Care Coordinator serving South and Central New Jersey. Lisa is a graduate of Towson State University where she majored in Sociology with a concentration in gerontology. Her career spans more than 30 years of elder care service and support to the community.

Lisa has a wide range of experience in skilled nursing, rehabilitation, assisted living, home care and adult daycare. In addition to being an Elder Care Coordinator with Rothkoff Law Group, Lisa is involved in the senior care industry by facilitating a monthly Parkinson Support Group at the JCC in Cherry Hill, as well as participating as a member of the Camden County Network Connections steering committee.

With a wealth of resources and connections, Lisa has the ability to assist clients and their families in navigating the challenges within the healthcare system. She will be invaluable to our elder care advocacy.

Lisa lives in Moorestown, NJ with her husband of 24 years and their three sons. When not advocating for families, Lisa loves to cook, go to the beach, travel, and play with the family's mini Goldendoodle, Charlie. She is a huge Eagles fan and watches every game. Lisa can be reached at Lisa@rothkofflaw.com.



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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7th Annual
ELDER CARE SYMPOSIUM

October 16, 2024

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