



LOCATIONS

NEW JERSEY

Cherry Hill

425 Route 70 West
Cherry Hill, NJ 08002
856.616.2923

Turnersville

215 Fries Mill Road
Turnersville, NJ 08012
856.616.2923

Hamilton

100 Horizon Center Blvd.
Hamilton, NJ 08619
609.807.3300

PENNSYLVANIA

Philadelphia

1515 Market Street
Suite 1200
Philadelphia, PA 19103
215.546.5800

Lower Bucks County

Seven Neshaminy Interplex
Suite 116
Trevose, PA 19053
215.546.5800

Main Line

150 N. Radnor Chester Road
Suite F-200
Radnor, PA 19087
610.710.4220

Doylestown

Park Terrace
275 S Main St. #6
Doylestown, PA 18901
267.288.5765

Malvern

101 Lindenwood Drive
Suite 225
Malvern, PA 19355
610.710.4220

www.rothkofflaw.com
info@rothkofflaw.com

FAX

856.616.2991

TOLL FREE

877.475.1101

The Happiest Place on Earth

By Jerold E. Rothkoff

If you are thinking this is an article about Disneyland, you have come to the wrong place. I am referring to the Nordic countries—Finland, Denmark, Iceland, Norway, and Sweden, famous for their beautiful landscapes, high standards of living, and strong social welfare systems. Importantly, they are also known for something less tangible: happiness. For years, Nordic nations have occupied the highest positions in global happiness rankings. The World Happiness Report 2026 once again illustrates this remarkable pattern: Finland ranked first, Iceland second, Denmark third, Sweden fifth, and Norway sixth.



What makes people in these countries so satisfied with their lives? My wife, Erica and I traveled to Finland, Sweden and Denmark in July, 2026

as part of a delegation from the National Academy of Elder Law Attorneys (NAELA), with the hope of discovering an answer to this question. We learned the answer is more complicated than simply saying that Nordic people are wealthier. Happiness in the Nordic region appears to be connected to a combination of economic security, social trust, strong institutions, community, personal freedom, and a

healthy balance between work and private life.

The World Happiness Report measures happiness primarily through people's evaluations of their own lives on a scale from 0 to 10. Researchers also examine factors associated with these evaluations, including income, social support, healthy life expectancy, freedom, generosity, and perceptions of corruption.

The nordic countries - happiness super powers?

Denmark, Finland, Norway, Sweden and Iceland usually top global happiness rankings. The Nordic model seems to deliver good conditions for good lives - but how? Is it the work-life balance, the high level of trust or universal healthcare and free education? Furthermore, the question remains: seeing as the rankings are usually based on a national average - are these the happiest countries in the world - or the least unhappy?

One of the most important features of Nordic societies is the welfare state. Governments provide extensive public services, including healthcare, education, unemployment support, parental benefits, and pensions. These systems can reduce the fear associated with illness, unemployment, or financial hardship. People may feel more confident knowing that a temporary setback is less likely to destroy their quality of life.

This does not mean that Nordic countries have eliminated poverty or inequality. We saw little to no homeless population, but they still face challenges involving housing costs, immigration, mental health, and economic pressures. Nevertheless, strong public institutions can provide a foundation of security that contributes to

(Continued inside on page 2)



Voting Information for Residents and Long-Term Care Facilities

General election day across the US is on November 3, 2026. 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.

Options for voting may include absentee ballot, mail-in voting, early voting, and 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.

The Happiest Place on Earth *(Continued from front page)*

overall life satisfaction.

Trust is another important part of the Nordic model. People tend to have relatively high levels of trust in other citizens and public institutions. When people believe that others will behave fairly—and that government institutions generally function properly—everyday life can become less stressful.

Nordic countries are also known for placing considerable importance on the balance between professional and personal life. Workers generally have access to paid vacation, parental leave, and other policies designed to give people time away from work. The underlying idea is simple: employment is important, but it should not consume a person's entire life.

Additionally, in Finland, for example,

access to forests and lakes is a major part of everyday culture. Iceland offers dramatic landscapes and geothermal environments, while Norway and Sweden have extensive forests, mountains, and coastlines. Spending time outdoors can encourage physical activity, reduce stress, and provide opportunities to disconnect from work and technology.

It is important not to overemphasize what happiness means. High happiness rankings do not mean that everyone living there is happy all the time. Nordic societies face problems like every other part of the world. Therefore, the Nordic experience should not be understood as a formula for perfect happiness. Instead, it demonstrates how social conditions can make a satisfying life more achievable for

large numbers of people.

The Nordic countries cannot simply be copied. Their institutions developed over many decades and are shaped by their particular histories, cultures, and political systems. Nevertheless, their experience offers several useful lessons.

Perhaps the most important lesson is that happiness is not simply something individuals must pursue on their own. The society around us, inclusive of government involvement or lack of it, can either make wellbeing easier or harder to achieve. The Nordic experience suggests that when people feel secure, trust one another, have meaningful relationships, and have time to enjoy life, prosperity can become more than economic wealth—it can become a foundation for a happier society.

Be Prepared for Medicare's Annual Enrollment Period

The Medicare Open Enrollment Period for 2027 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, 2026. Any changes you make to your Medicare plan during this period go into effect on January 1, 2027.

During OEP, you can...

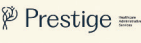
- Switch from Original Medicare (Medicare Parts A and B) to a Medicare Advantage (Medicare Part C) plan.
- Switch from a Medicare Advantage plan back to Original Medicare.
- Switch from one Medicare Advantage plan to another. This might involve switching from a plan without Medicare Part D prescription 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.

- 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, 2026, 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 2027, 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.

Presenting Sponsor	 HADDON HOME CARE CARE YOU CAN COUNT ON PROVIDING CARE IN NJ & PA
Caregiver Award	 BROOKDALE SENIOR LIVING
Breakout Sponsors	  
Gold Sponsors	            

Thank you to all of our Symposium Sponsors, Presenters, Exhibitors and Attendees

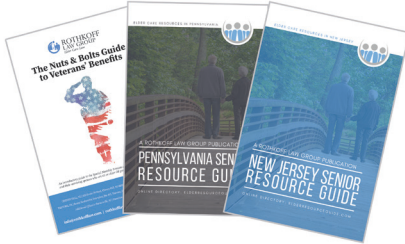
THE ROTHKOFF QUARTERLY –
Published for clients and friends of
ROTHKOFF LAW GROUP

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.



425 Route 70 West
Cherry Hill, NJ 08002

Request a complimentary guide!



rothkofflaw.com/resources

Events Calendar



Visit our **CALENDAR OF EVENTS**
page on our website!

Do you receive our Monthly eNewsletter?

See the **JOIN OUR NEWSLETTER** section
on our home page: rothkofflaw.com

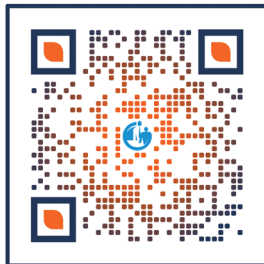
Connect with us on Social Media...



Prefer to Receive Our Quarterly Newsletter Digitally?

We're pleased to offer a new, convenient way to receive the Rothkoff Law Group Quarterly Newsletter!

Readers now have the option to receive a digital version of our Quarterly Newsletter by email instead of a printed copy by mail. You'll continue to enjoy the same helpful articles, firm updates, upcoming programs, and resources each quarter, just delivered directly to your inbox.



Please note: Our digital Quarterly Newsletter is separate from the Monthly Electronic Newsletter you may already receive from Rothkoff Law Group. Selecting this option simply changes the delivery method for your Quarterly Newsletter from print to digital and will not affect your Monthly Electronic Newsletter subscription.

Choosing digital provides easy access to each issue while also helping us reduce paper and make our communications more environmentally friendly.

Ready to make the switch? Simply scan the QR code/call our office at 856-616-2923 to update your Quarterly Newsletter delivery preference.

Thank you for staying connected with Rothkoff Law Group. We look forward to continuing to share valuable information and resources with you each quarter!