



**HOUGUM
LAW FIRM, LLC**
ESTATE PLANNING & ELDER LAW

715.843.5001
info@hougumlaw.com

October 2018 Newsletter



Establishing Special Needs Advocates and Community Support for When You're No Longer Around

October is Special Needs Law Month. Across the country, special needs attorneys and community advocates are not only helping to raise awareness about important rights, they are also providing valuable guidance to families about how best to meet the needs of their loved ones.

Special needs services impact countless families. According to the U.S. Census Bureau there are more than forty million special needs Americans, including many with physical and cognitive impairments that hinder their ability to make decisions.

One important question to consider, is what will happen to these individuals, whether they are children or adults, if their parents or guardians can no longer continue to provide care or if they pass away? For many, the special needs attorneys and community service organizations that are celebrating Special Needs Law Month will be among the best alternatives to help ensure lasting care.

For example, special needs attorneys can help plan for long-term stability through a Special Needs Trust. These are legal arrangements that hold, manage, and grow financial assets for the benefit of special needs individuals. One of the many benefits of these (Continued on Page 2)

(Contd. from Page 1) trusts is that they can operate long after the disabled child's parents or guardians are gone. Further, these trusts are designed to shield special needs beneficiaries from income limits that would otherwise disqualify them from receiving valuable Medicaid and Supplemental Social Security Income benefits.

In addition, a trusted legal advocate can serve as a special needs person's trustee if a parent or guardian is no longer able to. Advocacy means applying expertise and experience on behalf of someone in need. Accordingly, legal advocates and community support organizations can coordinate care services, monitor care providers' activities, and help navigate the complicated public benefit rules and regulations that are constantly changing.

Choosing early who you want to act as an official advocate can help ensure a disabled loved one's needs are met both now and in the future. This can be a family member, qualified attorney, an experienced professional, or a community service provider.

Regardless, it is important to secure these relationships early so that a level of trust can develop between them and the special needs individual. Losing a parent or primary caregiver would be traumatic for anyone, but even more so for those with special needs.

It is never too early to plan for the future, and there are plenty of advocates and organizations standing by ready to help. We know this article may raise more questions than it answers for you. Do not wait to contact our office to schedule a meeting with attorney Alan Hougum.

If I'm Already Enrolled in Medicare, How Can I Change My Plan?

Medicare is the government health insurance program for Americans aged 65 or older. It's administered by the Centers for Medicaid and Medicare Services, and currently provides health insurance for more than 55 million people.

Each year, seniors and others who receive Medicare need to evaluate their plan. Similar to private insurance, coverage options can change from year to year just as the year-to-year health conditions of Medicare recipients may change as well. The time to assess coverage and make changes is during Medicare's annual Open Enrollment Period that takes place from October 15th through December 7th.

Before you decide to make changes, it is important to understand your plan. Medicare has different parts, which range from A-D. Medicare Part A and B are known as "Original Medicare," and offer hospital and outpatient medical coverage. Part D covers self-administered prescription drugs.

Part C is an alternative to Original Medicare, known as Medicare Advantage. It allows program beneficiaries to receive Medicare benefits through a private health insurance plan. Approved private health insurance carriers will then receive payments from the Medicare program to cover their beneficiaries' medical costs.

(Continued on Page 3)



(Contd. from Page 2) As we shared above, every year Medicare Open Enrollment begins on October 15th, and ends December 7th. The period is labeled for the coming year, which can be a bit confusing. For example, Open Enrollment for 2019, begins on Oct. 15, 2018.

During this period, you can make changes to your coverage such as:

Switching from Original Medicare to Medicare Advantage, or vice versa.

Enrolling in a Medicare Part D plan if you didn't when you were first eligible.

Switching from one Medicare Advantage plan to another, or from one Medicare Part D prescription drug plan to another.

There is no penalty for changes during this time period. Although, keep in mind that if you want to enroll in a Medicare Advantage plan there may be a few prerequisites, such as living in the plan's service area.

It's also important to realize that you may need to change Medicare plans even if you don't want to. Since Medicare and Medicare Advantage plans, benefits, and services, can change from one year to the next, you need to verify during Open Enrollment that your current plan is the best available option for you. If your doctor is no longer within the Medicare network of your plan or your medicine is no longer covered, you may need to choose a new plan within this time frame. Do not wait to reach out to your doctor or specialists to find out if they are included under your current plan for next year.

If a plan is altered or cancelled, notices should be sent prior to open enrollment, usually on or before September 30. Regardless, it's important to verify for yourself before being locked in for the coming year. Depending on your plan type at this time, you should have received either an "Evidence of Coverage" (EOC) or an "Annual Notice of Change" (ANOC) statement. If you did not receive one of these statements, do not wait to contact Medicare.

We know choosing the right Medicare plan can be confusing. We also know this article may raise more questions than it answers. Please do not wait to contact our law firm on this or any elder law issue both now and in the future.



305 S. 18TH AVENUE, SUITE 200
WAUSAU, WISCONSIN 54401
WWW.HOUGUMLAW.COM
715-843-5001
INFO@HOUGUMLAW.COM



Attorney Alan Hougum and his compassionate team will help you protect yourself and the people you love with strategic planning strategies, such as wills, asset protection and trusts, powers of attorney, estate trusts, elder law planning, Medicaid crisis planning, Medicaid eligibility and application, probate and estate administration, avoiding probate, charitable planning and giving, special needs, and estate tax planning. Hougum Law Firm, LLC, serves the entire Wausau, Wisconsin area.

Our office is located in Wausau at
305 S. 18th Avenue, Suite 200, Wausau, Wisconsin 54401. Do you have questions you need answered before or after your appointment? Just let us know! Contact us by email at info@hougumlaw.com or call us at 715-843-5001.