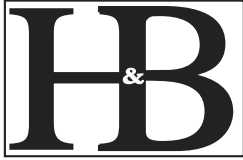




FAMILY FOCUS™

May
June
2015

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN



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Medicare's "Observation Status" Trap and What to Do about It

Unfortunately, a hospital stay is not an uncommon occurrence for a senior person. Let's use your mother as an example. Your mom has fallen and is transported to the emergency room with severe chest pain and a possible hip injury. Her medications are adjusted and she receives an x-ray. Mom is too sick to go home and is moved to a regular hospital floor for a five day hospital stay. During her stay, mom may become weak and lose some of her functional ability. Consequently, when she is well enough to leave the hospital she might require rehabilitation services in a skilled nursing facility (SNF) a/k/a a nursing home.

How is mom going to pay for this stay in the SNF? Many believe Medicare will pick up the bill. This is not necessarily true. Medicare is a health insurance program for most people over age 65 and disabled people under the age of 65. Medicare is not an economic needs based program. It is important to understand Medicare will NEVER pay for long-term nursing home care. Medicare does provide short-term benefits specifically to cover post-hospital extended care in a SNF, like the care your mom needs after her hospital stay.

In order for Medicare to cover short-term benefits the following must occur: Mom must have been hospitalized for three days (defined as three midnights); she must be at the SNF for the same reason as her hospitalization; she must enter the nursing home within thirty days of hospitalization; and she must require "skilled care." All four of these prerequisites must be met in order for mom's care to be covered by Medicare at the SNF. Even when the Medicare benefits are triggered, the most Medicare will cover is 100 days of care and only the first 20 days of the 100 are fully covered by Medicare. The average Medicare recipient receives about 30 days of care in a SNF.

Even when mom (and potentially, her family) believes she has satisfied the prerequisites and Medicare benefits have been triggered, everyone could be unpleasantly surprised. When...

Please visit HoytBryan.com to read the full article.



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One Senior Place Workshops



Located at :
715 Douglas Ave
Altamonte Springs, FL 32714

Elder Law Workshops:

The Truth about Medicaid Planning

Thursday, May 28, 2015 at 9:30 a.m.
Thursday, June 25, 2015 at 2:00 p.m.
Tuesday, July 28, 2015 at 9:30 a.m.

Estate Planning Workshops:

The Truth about Estate Planning

Thursday, May 28, 2015 at 2:00 p.m.
Thursday, June 25, 2015 at 9:30 a.m.
Tuesday, July 28, 2015 at 2:00 p.m.

Save The Date 2015 Special Needs Conference



Friday, September 11, 2015
9:00 a.m. - 4:00 p.m.

Join us to learn more about Social Security Income (SSI), Individualized Education Plans (IEPs), Transition Planning, Conductive Education and Guardian Advocacy.

This conference will be held at One Senior Place.

Please call 407-977-8080 or visit
HoytBryan.com for more
information.

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

MAY

The Truth About Medicaid Planning
Wednesday, May 6, 2015 at 9:30 a.m.

Advisor Lunch & Learn-
Probate Administration versus
Trust Administration
Tuesday, May 5, 2015 at 12:00 p.m.

Giving up the Keys
Thursday, May 7, 2015 at 6:00 p.m.

The Truth About Estate Planning
Tuesday, May 13, 2015 at 6:00 p.m.

A Matter of Trust
Thursday, May 21, 2015 at 6:00 p.m.

Office Closed- Memorial Day
Monday, May 25, 2015

JUNE

The Truth About Medicaid Planning
Wednesday, June 3, 2015 at 9:30 a.m.

17th Annual Family Café
June 5-7, 2015
www.FamilyCafe.net

The Truth About Estate Planning
Thursday, June 11, 2015 at 6:00 p.m.

Special People, Special Planning
Tuesday, June 16, 2015 at 6:00 p.m.

The Truth about VA Benefits
Tuesday, June 23, 2015 at 6:00 p.m.

JULY

The Truth About Medicaid Planning
Wednesday, July 1, 2015 at 9:30 a.m.

Office Closed- Independence Day
Friday, July 3, 2015

The Truth About Estate Planning
Tuesday, July 7, 2015 at 9:30 a.m.

What to do When Someone Dies
Tuesday, July 21, 2015 at 6:00 p.m.

All public workshops are complimentary and are held in our Learning Center.
To RSVP please call 407-977-8080 or visit HoytBryan.com for more information.



Summer Pasta Salad

7 oz balls of mozzarella cheese (2)
14 oz cherry tomatoes
10-15 basil leaves
7 oz short pasta
Extra virgin olive oil
Salt & Pepper

Instructions

1. Boil a large pasta pan of water, add a handful of salt and cook your pasta as per packet's timings.
2. Rinse and chop the tomatoes into quarters. Place in a mixing bowl.
3. Rinse, tear and add basil leaves.
4. Chop mozzarella into small 1 cm cubes and add to bowl.
5. Drizzle a little olive oil and add a pinch of salt and pepper.
6. When pasta is cooked, drain and stir into the bowl with the other ingredients.
7. Leave for 5 minutes to cool down to room temperature.
8. Enjoy!



17th Annual Family Cafe

June 5—7, 2015
Caribe Royale

8101 World Center Drive
Orlando, FL 32821
FamilyCafe.net

This three-day event provides a venue for people with disabilities and their families. It features a full Exhibit Hall, a series of Keynotes and multiple opportunities to interact with other families informally.

There is no registration fee for individuals with disabilities and their family members or caregivers. Professionals are required to pay a \$150 registration fee.

Don't miss Peggy Hoyt and Sarah AuMiller speaking on Friday, June 5th from 4:30 p.m.—5:30 p.m.

Topic: Unlocking the Mystery—Guardian Advocacy and Special Needs Trusts



**Lending a Helping Paw..
Leo**

**Color: Cream and Brown
Size: 8 Pounds
Age: 12 Years 4 Months
Gender: Male**

Leo the Handsome is good with dogs and cats.

If you are interested in adopting Leo or to make a donation please call 321-262-4330 or email Ozzycat@hotmail.com.