

PLANNING *for Today's Concerns*

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PLANNING DOCUMENTS EVERY FAMILY NEEDS... NOW MORE THAN EVER

The outbreak of COVID-19 represents a threat to both our physical and our emotional well-being. It reminds us that we live in an uncertain world. Proper planning allows us to take control of our personal and financial affairs now and in the future. In a time like this, planning is more important than ever... and having the following legal documents in place is essential.

A **Power of Attorney** allows an individual to name someone (the Agent) to act on his or her behalf in the event of incapacity. The Agent can make decisions regarding property as well as legal, financial, and personal matters.

A **Living Will** details a person's wishes concerning his or her medical care, including artificial life support, surgery, or other medical treatments related to an end of life situation or permanent unconsciousness. Similarly, a **Healthcare Proxy** names a trusted person to make medical decisions on behalf of an individual who has become incapacitated.

A **HIPAA Medical Release** allows people to specify who has access to their medical information.

Without a HIPAA Release, family members may be denied access to information about a loved one's medical condition in an emergency.

A **Will** directs how a person's estate is to be administered and how his or her assets will be distributed after death. A Will also allows guardians to be named for minor children in the event something terrible happens to both parents.

Effective estate planning can include many other strategies and tools to accomplish a wide range of goals, but the above documents are absolutely essential in carrying out your wishes and providing a degree of certainty in an uncertain world.

If you don't have all of these documents, or your existing documents need to be updated, please contact us at your earliest convenience. In addition to meeting with us in-person at our office, you can "meet" with us virtually using video conferencing or over the phone.





STATES MAY NOT TERMINATE MEDICAID BENEFITS DURING THE CORONAVIRUS PANDEMIC



Access to affordable medical care is especially important during a global health crisis. You should be aware that federal law prevents states that have accepted increased Medicaid funding from terminating Medicaid benefits while the coronavirus health emergency continues.

The Secretary of Health and Human Services has declared a nationwide public health emergency for COVID-19. In light of the public health emergency, the Families First Coronavirus Response Act provides that if you were enrolled in Medicaid as of March 18, 2020, the state (provided it accepted expanded Medicaid funds during the crisis) cannot terminate your benefits even if there is a change in your circumstances that would normally cause your benefits to be stopped. The law states that your Medicaid coverage must continue through the end of the month in which the Secretary declares that the public emergency has ended. The only exceptions to this non-termination rule are if you choose to terminate your benefits yourself or you move to another state.

States that already terminated a Medicaid recipient's benefits should be contacting recipients and encouraging them to reenroll.

If the state determined that you were “presumptively eligible” for benefits before March 18, 2020, this rule does not apply to you, and the state may terminate your benefits if it eventually concludes you are not eligible for benefits. However, if you have coverage because you are appealing a decision of ineligibility that was made before March 18, 2020, the state cannot terminate your benefits during the health emergency.

For an FAQ about the Medicaid requirements under the law, go here:

<https://www.medicaid.gov/state-resource-center/downloads/covid-19-section-6008-faqs.pdf>



Contact us at your earliest convenience for a virtual meeting.



SENIORS AFFECTED BY THE CORONAVIRUS PANDEMIC HAVE MORE TIME TO APPLY FOR MEDICARE OR CHANGE PLANS

The closure of Social Security offices has caused problems and worries for recently unemployed seniors who need to apply for Medicare after losing their employer coverage. In response, the federal government has announced that seniors affected by the crisis have additional time to enroll in Medicare or change plans.

With millions of people out of work and losing their employer health insurance due to the coronavirus pandemic, the need for Medicare coverage is critical. While it is possible for some seniors to apply for Medicare online, others need to provide more information, including individuals who did not sign up for Medicare Part B initially because they had health insurance through an employer. Seniors who are applying for Medicare Part B after losing their job need to provide proof of their employer policy along with their Medicare application to ensure they aren't subject to substantial penalties. With Social Security offices closed, Medicare applicants may have difficulty figuring out how to submit the necessary information or getting answers to their questions about their application.

The Centers for Medicare and Medicaid Services (CMS) has announced changes to Medicare enrollment periods to help seniors affected by the coronavirus pandemic. Those who missed their opportunity to enroll in Medicare will have additional time to apply. CMS is providing "equitable relief" to seniors who:

- were in their Initial Enrollment Period (IEP), General Enrollment Period (GEP), or Special Enrollment Period (SEP) between March 17, 2020, and June 17, 2020; and

- did not submit an enrollment request to the Social Security Administration (SSA).

Seniors have until June 17, 2020, to submit an application. Applications can be submitted via fax to 1-833-914-2016 or mailed to the local SSA field office. Although SSA offices are closed for in-person service, offices are still processing applications received by mail. For the SSA's Social Security Office Locator, go here:

<https://secure.ssa.gov/ICON/main.jsp>.

For questions and answers on how to submit a Medicare application and what information is needed, go here:

<https://www.cms.gov/files/document/enrollment-issues-covid-ab-faqs.pdf>

In addition, CMS has announced an SEP for people to make changes to their Medicare Advantage and prescription drug plans if they missed the open enrollment period or a special enrollment period due to the coronavirus pandemic. The SEP is available until July 13, 2020.

For more information from CMS, go here:

<https://www.cms.gov/files/document/enrollment-issues-covid-ab-faqs.pdf>

RUSO LAW GROUP, P.C.

Estate Planning, Elder Law & Special Needs



100 Quentin Roosevelt Blvd. | Suite 102
Garden City, NY 11530

WE ARE OPEN

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We at Russo Law Group, P.C. are pleased to inform you that we are open. We have taken the following steps to ensure the health and safety of our clients and staff.

CONTINUITY OF CLIENT SERVICES & MEETINGS

We have arranged for the following options to ensure continuity of our services and to make sure you get the help you need right away.

We are available for in-person appointments at one of our convenient office locations. Our law firm has taken steps to keep our offices as safe as possible for our clients and staff.

We will continue to be available for virtual meetings (via computer, laptop, or tablet or smartphone), or telephone conferences with one of our experienced attorneys. Lastly, our attorneys are available to come to your home. We typically charge for travel time, but we are waiving this charge as a courtesy to our clients.

If you would like to make an appointment with our office or have any questions,

PLEASE CONTACT US AT 516.683.1717

Daily Check-in with Vincent



Please join Vincent every day at 10 a.m. EST on Facebook for his two minute "Daily Check-in with Vincent."

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