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*Emeritus Specialist in Elder Law  
Of Counsel*

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*Certified Elder Law Attorney*

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*Certified Elder Law Attorney*

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*Elder Law Attorney*

If you have clients who need assistance with finding the right place for their ill family member to live and determining how to pay for it, **we can assist them with becoming eligible for Medicaid.**

If you have clients who are unable to care for themselves and make their own decisions, **we can assist their loved ones with becoming their guardian.**

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## WORDS TO THE WISE

November 2010

### Medicare Part D Annual Enrollment

November 15<sup>th</sup> through December 31<sup>st</sup> is the annual enrollment period for Medicare Part D prescription coverage. While there are some exceptions, those who are eligible to enroll and fail to do so during this time period will be unable to enroll in a Part D plan for prescription coverage in 2011. Remember: if you do not have creditable coverage, there is a late enrollment penalty for each month that you are eligible to enroll in Medicare Part D and fail to do so. You may also pay a late penalty if you go 63 days or more in a row without a Medicare drug plan or other creditable coverage. Creditable coverage is prescription coverage that is as good or better than Medicare's standard prescription coverage. Those with creditable coverage will not be penalized for failing to enroll in Medicare Part D when they are first eligible. If you have creditable coverage, keep your letter or notice regarding this in a safe place.

Sources: [www.medicare.gov](http://www.medicare.gov)  
Medicare & You 2011

### Have You Hit The Donut Hole?

If you are already enrolled in Medicare Part D and have found yourself in the "donut hole," be on the lookout for your \$250.00 rebate check. Pursuant to The Affordable Care Act passed by Congress and signed by President Obama earlier this year, all beneficiaries who enter the coverage gap in 2010 and do not already receive Medicare Extra Help are eligible for this rebate. If you reach the coverage gap in 2011 and are not receiving Medicare Extra Help, you can expect to receive a 50% discount when buying Part D-covered brand-name prescription drugs.

Sources: Medicare and the New HealthCare Law—What it Means for You  
<http://www.medicare.gov/Publications/Pubs/pdf/11467.pdf>



### Holiday Blanket Drive

This year we are asking our friends and clients to join us in participating in our Blanket Drive for needy senior citizens and the disabled. Please drop off unwrapped, new blankets or your donation at our office by December 10th for distribution prior to Christmas. Your participation is appreciated.