THE ESTATE & ASSET PROTECTION LAW FIRM
CONFIDENCE. COMFORT. CARE.

FEBRUARY 2019 | VOL. 2 ISS. 1

ESTATE & ASSET PROTECTION INSIDER

FROM THE DESK OF VICTORIA L. COLLIER, CELA

BRING IT ON 2019!

2018 was a bitter-sweet year for the law firm. We lost clients, friends, mentors, and pets. But, we have also grown so much and helped so many families. Part of our growth includes the addition of new team members, to include: **Shannon Pawley**, LL.M. in Taxation as COO, **Charles Cottrell** as Senior Associate Attorney (licensed in MI, pending license in GA), **Alexis McCoy** as Medicaid Specialist Paralegal, and **Stephanie Drake** returned as our Client Services Coordinator. **George Ligon II** has been our law clerk and accepted our offer to join the firm full time when he graduates from UGA Law School in May. The rest of the firm continues to be a big support for our clients, which include: **Daphne Reiley** as Estate Planning Paralegal, **Sherry Postell** as VA Benefits Paralegal. We are currently hiring for a marketing assistant. If you know anyone who has marketing experience and would love to join a firm that is passionate about protecting our community as it ages, please

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The content in this newsletter should not be construed as legal advice and does not create a lawyer-client relationship.

DID YOU KNOW?

THE US GOVERNMENT HAS ADDED BILLIONS FOR NEW MEDICARE FUNDING.

LEARN MORE ON PAGE 3 OR BY CALLING **(770) 945-5261.**

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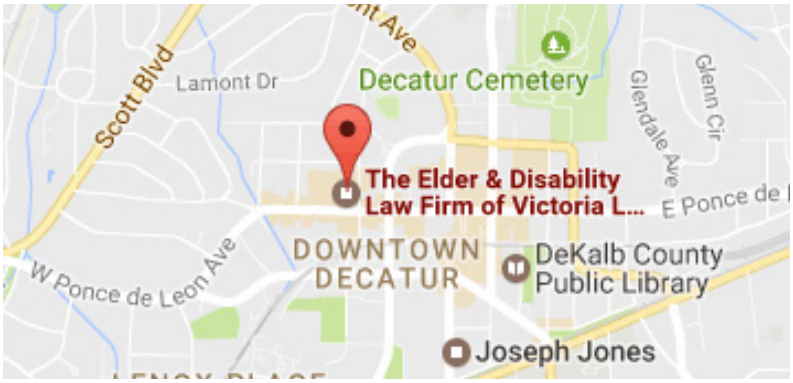

315 W. Ponce de Leon, #600
Decatur, GA 30030

BRING IT ON 2019!

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forward them our information.

During 2018, in addition to building the firm, ***we were also able to sponsor a senior citizen attendee*** at Plymouth Harbor Adult Day Center, allowing that person to engage with others and not be isolated during the day. It is our mission to ensure people age with dignity and grace, maximizing their independence and this sponsorship helps with that.

WE'RE PROUD TO SPONSOR SENIORS AT PLYMOUTH HARBOR

If you feel you'd like to **sponsor a senior in the New Year, reach out to Plymouth Harbor directly at 404-633-4506.**

GOALS FOR 2019

We have so many goals, but just to share 3 here with you so you can hold us accountable!

1. Since the VA laws changed affecting our Wartime Veterans, **I am writing a new book** detailing the changes and **how to become eligible for the Wartime Pension with Aid and Attendance benefits** under the new rules. The book should be completed and published *this Spring*.

2. As stated above, **we are interviewing for a marketing assistant** and want to fill that role by March 1, 2019. Having this person will allow us to get our message into the community much more effectively so we can *help more people*.

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Victoria

Shannon

Charles

Stephanie

Daphne

Sherry

Alexis

George

CHANGES IN MEDICARE PLANS – FIRST QUARTER 2019

BY: **KEITH NABB,** PRESIDENT OF AFFORDABLE MEDICARE SOLUTIONS

Many seniors fail to review their Medicare health plans during the Fall and completely miss out on the *massive improvements* that have been implemented for 2019. The US government has added billions of dollars in new funding for Medicare plans to encourage innovative solutions in delivering healthcare.

Effective 2019, Medicare beneficiaries now have the opportunity to **switch their Medicare Advantage plans** rather than waiting until the Fall. According to the Centers for Medicaid and Medicare Services, **between January 1st and March 31st**, enrollees can now review their current HMO or PPO plans to see if there is one better suited to their needs and change to the new and expanded coverage for 2019.

Between January and March 31st of 2019 enrollees can switch from a Medicare Advantage Plan to a different Medicare Advantage Plan, or disenroll and transition over to Original Medicare with a Medigap Supplement and Prescription Plan. (If you are currently on a Medicare Supplement plan, you may not switch to an Advantage plan or choose a new Prescription plan during this time.)

There are two different realms to Medicare. One of these domains is a Medicare Advantage HMO or PPO health plan. These plans require *zero to very little premiums* each month and will charge you a copay for each service used as they are needed. Generally, an enrollee who is new to Medicare and is accustomed to employer-style coverage gravitate towards this coverage option. Seniors that want additional coverage beyond Medicare utilize this option for dental, vision, hearing aids and more.

Enrollees may make this change by contacting individual insurance carriers directly, conducting a DIY analysis at Medicare.gov or reaching out to a local agent. (Please note that if a local Medicare agent has already sold a Medicare plan to a beneficiary, they may not solicit that beneficiary during this new enrollment period at the start of the new year.)

An efficient agent will conduct their review based on the following factors:

- ✔ Are all medications and preferred pharmacy covered and at what cost?
- ✔ Are all doctors in the plan's network?
- ✔ What is the projected annual cost for the beneficiary?
- ✔ What are the costs of each service needed?
- ✔ Are there any extra benefits like transportation, delivered meals, vision, dental, or hearing?

In the Atlanta area alone, there are *dozens* of different plan option combinations available that vary by county. It is highly recommended to **review your coverage during the new first quarter** enrollment period if you missed your opportunity in the fall.

BRING IT ON 2019!

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3. It has always been our style to help educate the public through books, seminars, etc. However, we took a break from doing public seminars for the past two years. **This year, we will be hosting many seminars** at our office, at senior living communities, churches, funeral homes, and other places.

<u>If you are an organization that works with seniors</u> (age 55 and above) and would like to have us present to your group, please **contact our office at 470-235-7868** to make arrangements.

What are YOUR goals for 2019? How can we help you stay accountable so they don't just become unfulfilled New Year's Resolutions?

To Your Health And Happiness,

Victoria L. Collier

Victoria L. Collier, CELA*
The Estate & Asset Protection Law Firm
***Certified Elder Law Attorney**

PS. ***Find out if a Trust is right for your family*** by attending our **February Seminar**. These seminars are FREE to attend, and will be <u>held at our office</u> on **Tuesday February 26th** at **2pm & 6pm**.

CALL TODAY TO RESERVE YOUR SEAT 470-235-7868

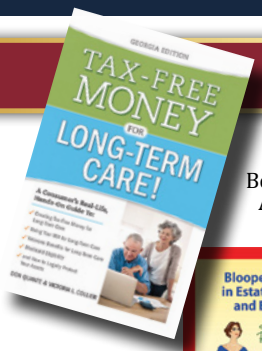
YOU'RE INVITED TO ATTEND OUR FREE EDUCATIONAL WORKSHOP

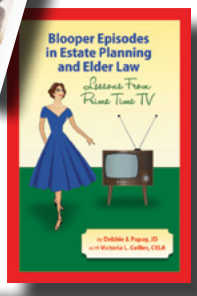
FREE Seminar! Seating is Limited.

Tuesday, March 12, 2019
2:00 pm and 6:30 pm
Refreshments Served

OR

Thursday, March 14, 2019
2:00 pm and 6:30 pm
Refreshments Served





Choice of a Complimentary Book for Seminar Attendees while supplies last

The Estate & Asset Protection Education Center
315 West Ponce de Leon Avenue, Suite 600 | Decatur, GA 30030

YOUR HOST: VICTORIA COLLIER

CALL TODAY TO RESERVE YOUR SEAT **470-235-7868**