



ELDER LAW *Update*

NEWS AND IMPORTANT INFORMATION FOR SENIORS AND THEIR FAMILIES



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MEDICARE HAS REVISED THE WAY NURSING HOMES ARE RATED

Many seniors and their loved ones rely on the government's five-star rating system to determine the quality of care provided by the facilities they are considering. Unfortunately, two of the primary criteria used to rate facilities, staffing and quality, are provided by the nursing homes themselves. Typically, the nursing homes' statistics are not audited by the government. In fact, the New York Times reported that the rating system relies so heavily on incomplete and unverified information that even nursing homes with a history of problems were receiving high ratings.

many of its residents are receiving antipsychotic drugs. This is because such medications are often given inappropriately to sedate residents with dementia.

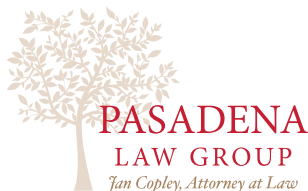
Changes in the way hospices are monitored are coming as well. Hospices will now be inspected at least once every three years. In the past, this level of monitoring was not required, meaning hospices could go many years with no inspections being carried out whatsoever.

THE COMING CHANGES

Beginning in January, nursing homes will have to report their staffing levels on a quarterly basis, using a system that can be verified electronically with payroll data. In addition, a nationwide auditing program will be initiated to verify whether the quality rating, which is based on information collected about patients, is accurate. A nursing home's rating will also be based in part on how



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MEDICARE HAS REVISED THE WAY NURSING HOMES ARE RATED (CONT.)

BEYOND RATINGS—WHAT TO LOOK FOR IN A NURSING HOME



While these changes are welcome news, it is vitally important to rely on more than ratings when choosing a nursing home. When you inspect a prospective nursing home personally, consider issues such as the attitude of the staff, their willingness to answer questions, and whether or not residents seem relaxed and comfortable. If something doesn't "feel" right, you should

probably look elsewhere, regardless of what the ratings say about the facility.

You might also want to visit <http://www.medicare.gov/files/nursing-home-checklist.pdf>. On this site, you can download a checklist detailing what to look for when touring a prospective nursing home.

THINKING ABOUT RETIRING OVERSEAS? YOU MAY BE WELCOMED WITH OPEN ARMS, AS WELL AS TAX BREAKS, STEEP DISCOUNTS AND MORE

A number of developing countries are offering a wide range of benefits to seniors interested in retiring abroad. Statistics indicate that more and more U.S. seniors are taking them up on their offers. In 2013, nearly 50,000 retired workers and their spouses were receiving Social Security benefits in South America, Central America and the Caribbean. This represents an increase of approximately 50 percent, according to the Social Security Administration. In Asia, over 100,000 retirees and their spouses are receiving Social Security benefits. That's 200 percent more than was the case in 2003.

The situation is something of a win-win. Retirees can protect their nest eggs with lower living and health care costs. In return, developing countries benefit from the economic boost provided by the retirees' spending.

SOME HOT SPOTS

Panama has definitely rolled out the red carpet. The country provides generous discounts on utility bills, medical expenses and mortgages. In addition, Panama offers what is known as a Friendly Nations Visa. This provides permanent residency status to foreigners.

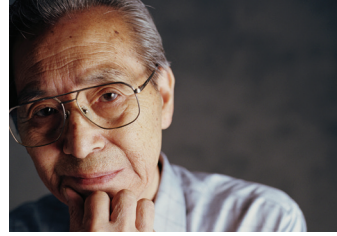
Nearby, in Ecuador, seniors (defined as people who are 65 or older) enjoy refunds on sales taxes, half-price airline and bus tickets, as well as the opportunity to go to the front of the line at banks, airport customs and more.

Other countries have simplified their visa process and reduced monthly income requirements. For example, in Nicaragua people as young as 45 can qualify for the country's retiree residency program if they have a monthly pension or Social Security income of \$600 a month or more.

Some countries, such as the Philippines, have government agencies devoted to attracting retirees from abroad. Other countries advertise the benefits offered to seniors on official tourism websites. Companies such as Live and Invest Overseas and International Living also provide information for people interested in retiring overseas.

Of course, retiring abroad is not without its challenges and concerns, including the potential for political and economic instability; tax issues; residency status; delays in obtaining basic services; and more. As with all aspects of retirement, the key to success is proper planning.

THE EARLY SIGNS AND SYMPTOMS OF ALZHEIMER'S DISEASE



According to the Alzheimer's Association, there are ten early signs and symptoms of Alzheimer's disease.

MEMORY LOSS THAT DISRUPTS DAILY LIFE

Memory loss, particularly with regard to recently learned information, is one of the most common signs of Alzheimer's. Others include forgetting important dates and asking the same questions over and over.

DIFFICULTY SOLVING PROBLEMS OR MAKING/EXECUTING PLANS

Changes in the ability to develop and follow a plan or work with numbers. Examples include difficulty following a familiar recipe or keeping track of monthly bills.

DIFFICULTY COMPLETING FAMILIAR TASKS

Examples of this include trouble driving to a familiar location, managing a budget or remembering the rules of a favorite game.

CONFUSION ABOUT TIME AND/OR PLACE

People with Alzheimer's can lose track of dates, seasons and the passage of time. They may have trouble understanding something if it is not happening immediately, or forget where they are or how they got there.

DIFFICULTY UNDERSTANDING SPATIAL RELATIONSHIPS AND VISUAL IMAGES

Alzheimer's can cause visual problems such as difficulty reading, judging distance and determining color or contrast.

GREATER DIFFICULTY SPEAKING OR WRITING

People with Alzheimer's may stop in the middle of a conversation and have no idea how to continue

it, repeat themselves frequently or call things by the wrong name (such as referring to a watch as a hand clock).

MISPLACING THINGS AND LOSING THE ABILITY TO RETRACE STEPS

If this is occurring more frequently, it may be a sign of Alzheimer's. Sometimes, he or she may accuse others of stealing.

DECREASED OR POOR JUDGMENT

This can include using poor judgment when dealing with money, such as giving large amounts to telemarketers.

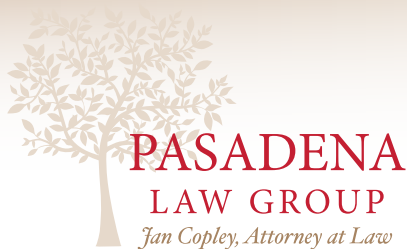
WITHDRAWAL FROM SOCIAL ACTIVITIES OR WORK

People with Alzheimer's may start to avoid hobbies and social activities they once enjoyed.

CHANGES IN PERSONALITY AND MOOD

People with Alzheimer's may become increasingly confused, suspicious, depressed, fearful or anxious.

If someone you love is exhibiting symptoms such as these, it is important to see a physician as soon as possible. Early diagnosis gives you the opportunity to seek treatment and make important planning decisions about the future. To learn more visit http://www.alz.org/alzheimers_disease/10_signs_of_alzheimers.asp



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A PERSONAL NOTE FROM JAN

Welcome to our fourth-quarter newsletter!

We've focused on elder law for this newsletter. Our first article is about how Medicare rates nursing homes. Deciding that a loved one can no longer live at home can be a very hard decision for a family to make. Then, it's important to make sure your loved one receives the best care possible. I hope that you will never be faced with this decision, but, if you are, I hope this article is useful to you.

One reason why you may decide you can no longer care for a loved one in his or her home is because he or she has Alzheimer's Disease or some other form of dementia. Alzheimer's gets a lot of press, but there doesn't seem to be much detailed discussion of its symptoms. If someone near and dear to you isn't quite himself or herself, perhaps the article will provide you with some insight into that person's behavior.

On a lighter note, we talk about retiring overseas. To my knowledge, none of my clients have done so, but that doesn't mean it might not be the right choice for you. And, what an exciting thing to contemplate — the opportunity to live anywhere in the world!

I want to take a moment to thank each and every one of you for your support of the Pasadena Law Group. We have had a very gratifying year in 2014, and we couldn't have done it without you. I am very, very grateful.

Have a wonderful Holiday Season and here's to a happy, healthy, and successful 2015 for all of us.

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