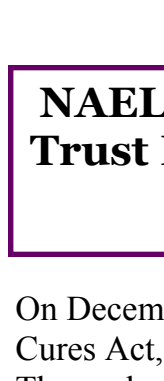


# Happy Holidays



Happy Holidays from everyone at Patricia E. Dudek & Associates. During the holiday season more than ever, our thoughts turn gratefully to those who have made our progress possible. We hope all of your holidays are full of joy and laughter through the New Year. May the gift of love, peace, and happiness be yours this Holiday Season.

## NAELA Praises Passage of Special Needs Trust Fairness Act as Part of 21st Century Cures

On December 7th, the Senate passed H.R. 34, the 21st Century Cures Act, sending the legislation to the President for signature. The package included the [Special Needs Trust Fairness Act](#) (sec. 5007), which corrects an error in the law that presumes that all persons with disabilities lack the mental capacity to handle their own affairs.

NAELA applauds Reps. Glenn "GT" Thompson (R-PA) and Frank Pallone (D-NJ) along with Sens. Chuck Grassley (R-IA) and Bill Nelson (D-FL) for their bipartisan dedication to ensuring this common sense fix became law. —> [Full Article](#)

# Updates for the New Year

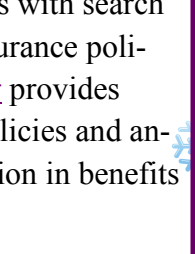
## IRS Issues Long-Term Care Premium Deductibility Limits for 2017

The Internal Revenue Service (IRS) is increasing the amount taxpayers can deduct from their 2017 taxes as a result of buying long-term care insurance. —> [Full Article](#)

## Part B Premium Will Rise Slightly for Most Medicare Beneficiaries in 2017

The Centers for Medicare and Medicaid has announced the Medicare premiums, deductibles, and coinsurances for 2017. After holding steady at \$104.90 a month for four years, the standard Medicare Part B premium that most recipients pay will rise 4 percent to about \$109 a month. —> [Full Article](#)

## 2017 Spousal Impoverishment and Home Equity Figures Released



## NAIC Introduces National Life Insurance Policy Locator

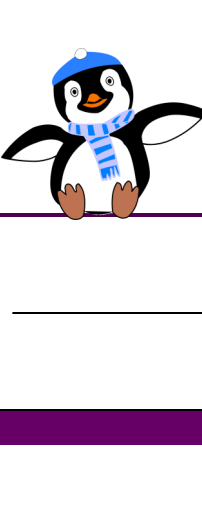
On Nov 22nd the National Association of Insurance Commissioners (NAIC) announced a national service that provides consumers with search capabilities to help them find a deceased person's lost life insurance policies and annuities. The NAIC's [Life Insurance Policy Locator](#) provides access to assistance nationwide with finding life insurance policies and annuities. According to Consumer Reports, an estimated \$1 billion in benefits from life insurance policies are unclaimed. —> [Full Article](#)

## Food assistance work requirements for able-bodied adults reinstated in four counties; Kent, Oakland, Ottawa, Washtenaw

Able-bodied adults without dependents in four Michigan counties will be required by the federal government to meet work requirements that have been waived for more than a decade to continue receiving food assistance benefits. Michigan began receiving a waiver from the requirements in 2002 due to high unemployment. The significant reduction in the state's jobless rate over the last several years means the state is no longer eligible. —> [Press Release](#) (Dept of Health & Human Services)

## Crime Against Persons with Disabilities, 2009-2014 - Statistical Tables

In 2014, the rate of violent victimization against persons with disabilities (31.7 victimizations per 1,000 persons age 12 or older) was 2.5 times higher than the age-adjusted rate for persons without disabilities (12.5 per 1,000). Every year between 2009 and 2014, the rate of violent victimization against persons with disabilities was at least twice that for persons without disabilities. After an increase in the rate of violent victimization for both persons with and without disabilities between 2011 and 2012, the rate remained steady through 2014. —> [Full Report](#)



## ELDER ABUSE: The Extent of Abuse by Guardians Is Unknown, but Some Measures Exist to Help Protect Older Adults

On November 16, 2016 the U.S. Government Accountability Office (GAO) published their findings on whether or not abusive practices by guardians are widespread. Their findings indicated that the extent of elder abuse by guardians nationally is unknown due to limited data on key factors related to elder abuse by a guardian. Court officials from six selected states GAO spoke to noted various data limitations that prevent them from being able to provide reliable figures about elder abuse by guardians. Some efforts are under way to try to collect better data on elder abuse and guardianship at the federal, state, and local levels to support decision making and help prevent and address elder abuse by guardians

State and local courts have primary responsibility over the guardianship process and, as such, have a role in protecting older adults with guardians from abuse, neglect, and exploitation. Measures taken by selected states to help protect older adults with guardians vary but generally include screening, education, monitoring, and enforcement.

—> [Click Here for Overview](#)

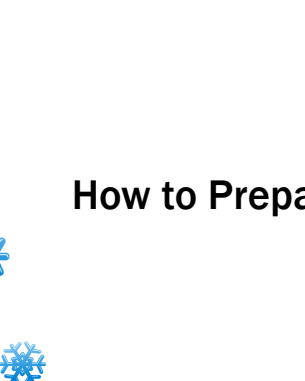
—> [Click Here for Full Report](#)

## When Can You Delay Taking Medicare?

While you are eligible to apply for Medicare when you are 65, there are circumstances where you might not want to, particularly if you are working full time for a larger employer or contributing to a health savings account. However, there can be penalties if you don't sign up at the right time, so it is important to know when you can delay signing up for Medicare without facing a penalty. —> [Full Article](#)

## Additional Articles from the Academy of Special Needs Planners

## The Top 7 Reasons to Establish a Special Needs Trust



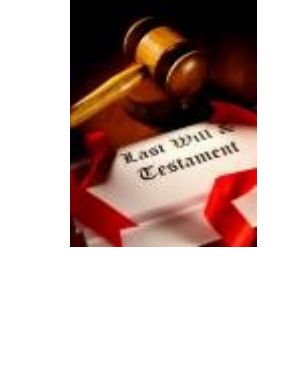
Special needs trusts (SNTs) can play an important role in helping families plan for children with special needs. This article outlines some of the most compelling reasons to speak with your attorney about establishing an SNT. —> [Full Article](#)

## Personal Care Assistants Can Offer Much-Needed Help to Families with Special Needs Children



Caring for a special needs child is a big responsibility and can be time-consuming and stressful for the caregiver. Personal care assistants (PCAs) may be an option to give families needed help. Most states provide, through their Medicaid programs, personal care services to help manage the daily care of children, adults and the elderly with long-term disabilities. —> [Full Article](#)

## How to Prepare for Your First IEP Meeting



Public schools are required to create an Individualized Education Program (IEP) for each child receiving special education services. It is created by an "IEP team" consisting of the child's parents, teachers and other school specialists. Many parents feel intimidated at the thought of attending their child's first IEP meeting, but with adequate preparation it can be an informative, successful and (relatively) stress-free experience. —> [Full Article](#)

## Make Sure Your Estate Plan Doesn't Put Your Child at Risk



Most parents of children with special needs are well versed when it comes to the government benefits like Medicaid or Supplemental Security Income (SSI) that their child receives. What many parents don't often think about is the effect that their own estate plan can have on their child's benefits. Parents who are often so good about getting their child's plan in order can balk at creating their own estate plan for a variety of reasons. But by failing to put together your own plan, you are placing your child's benefits at risk. —> [Full Article](#)

For more news and information about Patricia and Patricia E. Kefalas Dudek & Associates please visit us online. [www.pekdadvocacy.com](http://www.pekdadvocacy.com)



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