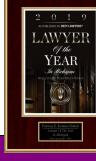
Patricia E. Kefalas Dudek & Associates

Stages of Life





Long-Term Care Savings | Washingtonians are urging lawmakers to pass legislation designed to help folks

The median savings for people over 65 is less than \$150,000, while the lifetime cost for care averages about \$260,000, according to a U.S. Government Accountability Office report form 2015. The Long-Term Care Trust Act has passed through health committees in the House and Senate and is scheduled to be heard

-> Click Here for the Full Article **How Well MI Supports People With Developmental Disabilities**

spots in the rankings. That's according to a new report published Thursday by the American Network of Community Options and Resources, known as ANCOR, and United Cerebral Palsy.

Michigan is among the nation's best states when it comes to supporting people with intellectual and developmental disabilities, but Michigan has fallen several

In the annual report, "The Case of Inclusion," the authors assess every state based on 30 measures that they say illustrate how well state programs serve people with developmental disabilities. The metrics are broken down into five key areas: pro-

moting independence, promoting productivity, keeping families together, serving those in need and tracking health, and safety and quality of life. The "promoting independence" category accounted for half of all possible points because, the authors stressed, "if a person is living in the community, it is a key indicator of inclusion."

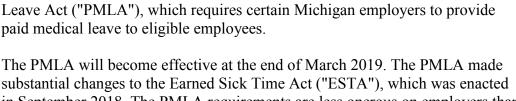
Michigan ranked 13 in the country and fell from No. 4. -> Click Here to Continue Reading **Recent Changes to Michigan's Paid Medical Leave Requirements**

paid medical leave to eligible employees.

stacker Foundation grant.

in September 2018. The PMLA requirements are less onerous on employers than the requirements of the ESTA.

On December 14, 2018, Governor Snyder signed into law the Paid Medical



Children with Special Needs Fund receives

\$50,000 grant; families can apply

Children with special needs will have better access to their homes and communities through the purchase of ceiling and stair lifts thanks to a Rollin M. Ger-

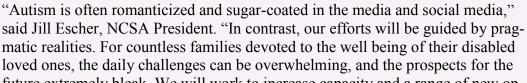
-> Click Here to Read about the Changes

The Michigan Department of Health and Human Services Children with Special Needs Fund is receiving the \$50,000 grant and will be awarding funds twice this year. Applications received by May 23, 2019, will be reviewed in June, and applications received by Aug. 22, 2019, will be reviewed in September.

Against a backdrop of increasing challenges for individuals with autism and their families nationwide, leading advocates have announced the formation of the National Council on Severe Autism (NCSA). The new organization is created to address pragmatically the many serious challenges in services, housing, and policy facing families, caregivers and individuals affected by severe forms of autism and related disorders.

for People with Severe Autism

New Advocacy Group Seeks Realistic Solutions



People with disabilities would have an explicit legal right to receive services in the community rather than in an institution under new legislation backed by a bipartisan group of senators and representatives. The legislation, introduced January 15, would if passed represent the most comprehensive civil rights bill for people with disabilities in a generation. Right now a person who needs long-term services and support has a very limited choice where they can receive services and it's irrational and expensive,"

Senate Minority Leader and lead bill sponsor Chuck Schumer (D-N.Y.) said at a

-> <u>Click Here for More Information</u> The Gift of Shared Grief

We live in a culture that celebrates youth and vitality far more than it prizes age and experience. Much as we might prefer to avert our eyes from the inevitable, we are mortal beings, and there is no escaping death, others' or our own. Writing

needn't be a tome. It's enough to say: "I'm so sorry. I know how much you loved

—> Click Here for the Full Article

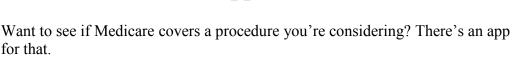
This New Medicare App Is a Godsend for Seniors

On Monday, the Centers for Medicare & Medicaid Services launched "What's Covered," a new app that allows beneficiaries with Original Medicare to quickly research whether the program will pay for a given medical item or service. Seek-

a condolence letter is an act of shared humanity. It needn't be perfect, and it

her. I miss her, too."

for that.



Also follow the link below to another article on the subject. A Breakdown of CMS' New What's Covered App Am I Legally Required to Support My Adult Child with Disabilities? Maybe.

Understanding your state's legal requirements for parental support of adult children may be difficult. The law on this subject can be complicated and confusing. There are a variety of approaches across the states, and sometimes even within

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What Is an ABLE Account? An Introduction

states, depending on the circumstances.

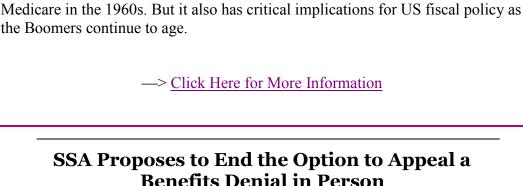
fray to make a claim on the estate.

assistance. The accounts can be used in creative ways, either alone or in conjunction with other planning tools, to make a big difference to families with special needs children. -> Click Here to Continue Reading

tate, especially if the loved one was wealthy or famous. Aretha Franklin, the celebrated performer known as the "Queen of Soul," passed away in August 2018 at the age of 76 after a battle with pancreatic cancer. Despite having an estate worth millions of dollars and a valuable music catalog, she left behind no will or trusts to disperse her assets. As a result, relatives and others have jumped into the

Aretha Franklin's Estate Remains In Dispute

The death of a loved one in California can bring out surprising claims on an es-



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I'm a little behind in my reading but bear with me. Here are a couple of interesting articles on aging and age discrimination that I think bear looking at if you're feeling that the new year just means that you're one year closer to .. you know what. Read these articles and take heart!

"Equal, but Wrinkled: Fighting Age Segregation," also called online "Bringing Older Americans Back Into the Fold," by Maya Salam in The New York Times,

"Australia's Fastest 92-Year-Old Woman," by Bari Weiss in The New York

Aging? A Couple of Articles To Lift Your Spirits

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loved ones, the daily challenges can be overwhelming, and the prospects for the future extremely bleak. We will work to increase capacity and a range of new options for this population."

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Bipartisan Bill Gives Explicit Right to Care in the Community Rather than an Institution

recent event with disability advocates, quoted by Disability Scoop. "This bill is ultimately a civil rights bill. At its core it's about one simple thing, people with disabilities must be treated equally to those without."

ing acupuncture or massage therapy? Then you're responsible for the full cost, since those are a non-covered services. But if your doctor has prescribed a special bed for your wound care, then Medicare will pay for it. —> Click Here for the Full Article

2014, tens of thousands of people with disabilities have opened up new, special tax-free savings accounts to save for disability-related expenses. These accounts, popularly known as ABLE accounts, allow many people with disabilities or their families to save while the account owner remains on government

Since the passage of the <u>Achieving a Better Life Experience (ABLE) Act</u> in

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The Federal Government Will Spend Half Its Budget On Older Adults in Ten Years

In 10 years, the federal government will spend half its budget (not counting interest on the debt) on those aged 65 and older. The inexorable aging of the Baby Boom generation means that a growing share of federal spending will be used to

support older adults—mostly for health care and retirement benefits.

As CBO importantly notes, it is misleading to think of this trend simply as a transfer of tax dollars from younger people to older people. Without this federal spending, the burden of caring for parents would fall even more heavily on their children. In effect, we are socializing some of the costs of aging. That was an important choice the US made when it created Social Security in the 1930s and

Benefits Denial in Person The Social Security Administration (SSA) initially rejects many applications for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). If an application is rejected – or a beneficiary is denied further benefits -- they can appeal and have a hearing before an administrative law judge.

Many of these hearings are conducted in person, but now the SSA is seeking to conduct essentially all appeals for people denied Social Security disability benefits via video conference, despite concerns from advocates that many claimants

"The proposed rule by SSA would . . . allow the agency to determine the method of hearing for claimants and remove claimants' ability to opt out of video hearings," the group Justice in Aging wrote in a news release. "This could have significant negative effects on many claimants who, for various reasons, sometimes due directly to their disabilities, are not able to effectively participate in a video

—> Click Here to Read Further

ADA applies to assisted living, judge says; **Brookdale case continues**

The Americans with Disabilities Act applies to Brookdale Senior Living's assisted living communities in California, a federal judge ruled Friday in allowing a discrimination case against the country's largest senior living operator to con-

Attorneys originally filed the lawsuit against Brookdale in July 2017 and said at the time that it could be the first class-action lawsuit against an assisted living operator to be brought under the ADA. Potential damages could exceed \$45 million because the lawsuit is seeking a minimum of \$9,000 for each affected resident, and more than 5,000 residents of Brookdale communities in California could become part of the class, one of the plaintiffs' attorneys said at the time.

will not be able to participate by video.

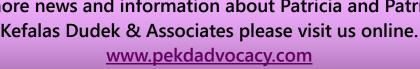
hearing."

tinue.

January 6, 2019

Times, January 6, 2019

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substitute for consultation with a legal professional.

save for their care when they need it. AARP and other organizations want legislators to support the Long-Term Care Trust Act. The bill would fund long-term services through a payroll fee of just over half of 1 percent, with lifetime benefits capped at \$36,500. by the House Appropriations Committee Monday.

February 2019

Supporters Push for

Passionate Advice and Advocacy for all