



ParriScope



A Newsletter to the Clients & Friends of the Law Offices of Raymond L. Parri, P.A.
"Serving the Special Needs of the Elderly, the Disabled and Their Families"

Issue 46 September 2004

ALF Medicaid Waiver Program

As mentioned in the last issue of *ParriScope*, the Assisted Living Facility (ALF) Medicaid Waiver Program is another government program that assists the elderly and disabled. This program is administered differently from the Medicaid and Long Term Diversion programs. This program pays for services for individuals who are in assisted living facilities and would otherwise need nursing home placement. In addition to the financial requirements, there is a frailty test to get approved for this program and usually there is a waiting list to get in the program. The individual must be at least 65 years old.

In talking to the staff at Area Agency on Aging who handle this program a few months ago, we were told that Pinellas County's budget for this program was cut more than many other counties which is unfortunate since Pinellas County's population is higher than most. Another point he made was that since getting on this program depended largely on the frailty test, it was hard for families to know or guesstimate when they could expect someone to be on the program. A person could be number 5 on the waiting list and be bumped further down the list because someone else who is more frail gets on the list. We had this very thing happen with one of our clients, a month ago she was 19, last week she was 21. In addition, because there is only so much money to fund this program, there are only so many slots available. It can be very frustrating for everyone involved.

As in other government assistance programs, you will need to verify that the facility you have chosen accepts this program. There is

an application process as well. Consult with an elder law attorney to determine which program best suits you and your loved one.

More Prescription Card Info

In an earlier newsletter we discussed the Medicare Prescription card but we haven't heard of many seniors taking advantage of this benefit. Remember this card is a means of temporary relief for medications costs until January 1, 2006 when Medicare Part D (for medications) becomes a voluntary part of Medicare. The planned cost is \$35 a month and will be deducted from your Social Security check.

Admittedly, it is a little overwhelming when there appear to be so many cards available, you say "How do I choose?" The cost of signing up for one of these cards can range from \$0-\$30 per calendar year. At a recent seminar, the speaker gave the following website to assist you in your decision, it is www.accesstobenefits.org. At this website, you can list the medications you use, they supposedly provide you with information on 3 cards available to you in your zip code. You can get similar information at www.SSA.gov but it appears to be more complicated.

Certainly the program is far from perfect but it's a start and a step in the right direction.

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*Sorry to be late, blame Charley, Frances & Ivan.
Sandy*

What Kind of Estate Planning Documents Should You Have?

This is a question that is often asked. Unfortunately, there is no simple answer and it is very individual depending on your particular circumstances, it is not a case of "one size fits all." Everyone definitely needs a will, durable power of attorney, health care surrogate and a living will. Whether you need a trust or what kind of trust is something that varies from situation to situation. However, it is not a question to ask your neighbor or your beautician. (Don't get me wrong, I'm crazy about my beautician Cheryl.)

It is something you should discuss in detail with your attorney. Your attorney should ask questions about your assets, how they are owned; family dynamics, your children and siblings; what you want to do with your assets after you're gone or disabled; who you want to handle matters, can you trust that person is a critical question. Usually, the attorney will want to see copies of your legal and financial documents including life insurance policies. It isn't unusual to discover things aren't titled as the individual thought.

As most of us have seen, received invitations in the mail or advertisements in the newspaper of individuals or organizations offering "free dinner or luncheon estate planning seminars." Many times you look for a name as to who is presenting this seminar and there is no individual's name to be found. Perhaps these are legitimate but how can you tell? Sometimes, they have a product to sell which may or may not be right for you. Beware.

In closing, discuss your situation with your attorney so that he or she can guide you in what's best for your situation and you can be comfortable with your decisions and documents.

Sites of Interest

www.seatguru.com is a site that aids in seat selection on airlines. Of course you still get your seat from the airlines but they show the whole floor plane for most airlines and plane types.

www.babynamenetwork.com is a site that tells the meaning of specific names, the derivation, and meanings. Also lists the most popular names.

www.loc.gov is the Library of Congress web site. One area of interest to me was the Maps. Old maps Civil War maps and also panoramic views are among the maps available. Unfortunately my home town wasn't there but you might be lucky. Very good!

www.rebus.com is a site for health information.

www.floridagardener.com is a great site if you have plant questions, the home extension offices throughout the state are listed and much more.

Legal Terms or Phrases

This issue's terms refer to probate which is the Court process wherein the estate of decedent is administered. It includes the process of collecting a decedent's assets, liquidating liabilities, paying necessary taxes and distributing property to heirs.

Decedent is the person who has died.

Personal Representative is the person appointed by the Court to be responsible for handling the estate. Some places use the terms Executor/Executrix or Administrator. In Florida, to serve as personal representative, the person must be either a blood relative or a resident of the State of Florida and have no felony convictions.

Probate Court is the specific court that has jurisdiction over the probate process. In other states, it could be called Surrogate Court or Orphan's Court.

Estate is all the property, real or personal, owned by the decedent, property that is titled in the decedent's name only or property owned jointly without a right of survivorship.

Letters of Administration is the specific document signed by the probate judge appointing that specific person the personal representative.

Notice to Creditors is the public notice that there is a formal probate proceeding. It is mailed to creditors who have 90 days to file a claim or forever barred.

Notice of Administration is notice given to interested persons which would include certain family members and potential beneficiaries. Interested persons is defined by state statute.

Intestate means the person died without a valid will, each State has specific rules as to who inherits.

Our Web Site & E-Mails

Just to remind you that our web site is now www.parrilaw.com and our e mail addresses changed accordingly. We have discontinued parriwhitelaw.com. So please update your e mail address book. We've found that some mail was bounced back because it was addressed to parriwhite.com. To send it to a particular individual, use their *first name* @parrilaw.com.



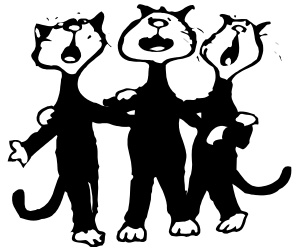


What's News?

- ◆ Pat and her family went to the Keys for a week. As expected it was hot and humid but they did have a good time.
- ◆ Lauren's been buying plants for her little yard.
- ◆ JoAnn's husband Jerry put up a fence so Maggie can run freely now and dig holes wherever she likes as per JoAnn. Maggie's happy.
- ◆ Sandy takes Stanley to the Walsingham Paw Park so he can run with the big dogs. It sure makes a difference when he goes and when he doesn't go. He's usually worn out when he comes home and takes at least a little nap..
- ◆ Dan and Matt Parri put in a small patio for their "ole folks" so on weekends they can drink their coffee and watch the world go by. We took advantage of their labor while it was available because they're back in school. .
- ◆ Sandy and Ray were stranded in New Orleans when Ivan came through. They had gone there to attend a conference on carcinoid tumors. It's been over two years since Sandy's tumors were diagnosed and they have stayed the same, no more and no bigger. We learn to count our blessings when you see what others are experiencing.

Those 3 Guys

Sandy brought Stanley and Jerry brought Maggie to see their original Mom Brenda Brown from Iris &



Ivy in Palm Harbor a few weeks ago. Having one of them here was bad but having both of them really drove us crazy! Stanley wants to chase us, we don't know if he is going to hurt us or play. Actually, we don't think Maggie knew what he was going to do either. And, he moves so fast, he really scares us. We'd just rather they stayed at home.

Dan took us to his house for Hurricane Charley. Even though his cats are all smaller than we are, we were a little afraid. We were glad we got to stay home for the others. Home is best!

Exercise your right– VOTE Nov. 2!

In a recent article in AAA magazine *Going Places* the author Darby Dickerson discussed how important it is for all of us to exercise our right to vote in the November elections. The vote margin was very close in a number of states but somehow Florida was scrutinized by the whole country. The actual Electoral College vote differed by only 5 votes.

A sad fact about this whole election process is that only 51.2% of voting age population voted in the 2000 election. Registering to vote and/or getting an absentee ballot is relatively easy now. You can register to vote at many places other than the supervisor of elections offices, such as the libraries, colleges, drivers license offices, social services and disability offices. You will need a picture identification.

To get an absentee ballot you can either call on the telephone or write to the Supervisor of Elections. You'll need to provide name, address, date of birth, and daytime phone. An immediate family member or legal guardian can also request one for you. In addition to the above, they will need to provide the relationship to the voter. It must be returned by 7 PM election day to one of the Supervisor of Elections offices. They can not be accepted at polling places. ..

A feature that I just learned about is early voting. For the two weeks prior to the election, you may visit one of supervisor of elections offices and vote early. Check with your county's supervisor of elections to find out their locations and times. In Pinellas County, some of the libraries have this available. Avoid the crowds, I am!

Bottom line, if you choose to exercise your right to vote, there is most likely a way to do it. You can check your county's web page to get information for your local jurisdiction.

For Thanksgiving our offices will be closed November 25 and 26.

ParriScope

1217 Ponce de Leon Blvd.
Clearwater, FL 33756



**Vote
on Nov.2 !**

ParriScope Mailing List

If you would like your name or a friend's name added to our mailing list, please be sure to include apartment number or unit number and zip code. If you receive two copies or have a change of address, please let us know.

Please fax to: 727-585-4452

Mail to: ParriScope
1217 Ponce de Leon Blvd.
Clearwater, FL 33756-1285

Or e-mail the change to: sandy@parrilaw.com

[] Please make the following changes to my address.

[] Please add the following name to the mailing list.

[] Please remove my name from the mailing list

Name _____

Address _____

Our Office Hours

Our office hours Monday through Friday are 9 AM to 5 PM. We rotate lunch hours so the phones are answered at lunch.

Our phone system switches to the voice mail at 5 PM until 9 AM. In Clearwater, the side door (parking lot side), has a mail slot if you want to drop an envelope in after hours.

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This newsletter is published quarterly to provide information to clients, business people, and other friends of the Law Offices of Raymond L. Parri, P.A.

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