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New Medicare Cards

The Social Security Administration will be issuing new Medicare cards. This is because the Medicare number in the old system was based on Social Security numbers (SSN). Recent legislation requires the removal of the SSN from the Medicare card to protect against the risk of identity theft. Beginning this year, the SSN will be replaced with a Medicare Beneficiary Identifier (MBI). The new number is made up of 11 uppercase letters and numbers. The MBI is unique, randomly generated, and the characters will be non-intelligent, i.e. they do not have any hidden or special meaning. Neither the new Medicare numbers nor the new cards will change Medicare benefits.

If you are already enrolled in Medicare, and your address is up-to-date, you will automatically receive your new card between April 2018 and April 2019. If your mailing address is not current, call 800-772-1213, visit www.myssa.gov, or go to your local Social Security office to correct it. There is no charge for the new card.

Once you get your new card, keep it safe, as you would with credit cards

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Protecting Your Pet's Future

Pets are frequently overlooked in the aftermath of an accident or death. Sometimes pets are only discovered days after a tragedy. Many of our clients and friends have never considered what would happen to their pets if something unexpected happened to them.

What can you do to protect your pet's future? While pet owners should certainly consider the care and maintenance of their pets when preparing their estate planning documents, certain important and simple steps can be taken right away.

First, identify emergency caregivers. A responsible friend or relative who

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Your Health Care Proxy — Make It Work Harder For You

Signing your health care proxy is just the beginning. Don't stop there if you want it to protect you to the fullest. First, speak to the person whom you have selected to serve as your agent. Tell your agent that you have appointed them to this important role. Describe the circumstances under which they will be required to act on your behalf and explain the decisions that you will want them to make. Let them read the document. Make sure they have no misgivings about the decisions they may be required to make. Next, give a copy of the document to your primary care

physician and other health care providers. If you are scheduled for a medical procedure, bring a copy with

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How Do I Encourage My Elder Parent or Loved One To Take Necessary Steps?

Encouraging an elderly parent or loved one to undertake estate planning is a sensitive topic. Many of our clients have described feeling awkward or believing that their motives were in question. Yet learning about our loved ones' legal and financial affairs can help prevent serious problems later.

Think about the issues you want to discuss in advance. Express your concern in ways that demonstrate your respect. The important topics to include are: the existence of a valid Last Will and Testament that expresses their current wishes; whether they have established a valid and enforceable Power of Attorney, legally appointing

another to manage financial affairs, and a Health Care Proxy, designating a decision-maker for health and medical decisions if one becomes incapacitated; whether they have a current listing of assets and valuables - and where these documents might be found.

There are many ways to start the discussion. Sometimes it helps to use a story to make a point. Others ask for advice, like this: "I'm putting my Will together, how did you do this?" Some people respond more favorably to a direct and factual discussion. The important message to convey is that none of us knows what the future will hold. While the individual is capable of participating in the planning, solutions are available that will permit them to exercise choice and preserve their control, dignity and independence. Perhaps this article can be used to open the discussion.

Your first attempt may not be successful. Step back and approach the subject at a later date in another way. Major issues are seldom resolved with a single suggestion.

Your Health Care Proxy — Make It Work Harder For You

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you. Finally, don't fill out a new health care proxy unless you want to revoke the old one. If an emergency arises and you are taken to the hospital, explain that you have a valid health care proxy at home and that arrangements will be made to supply it soon. Ask a friend or family member to bring a copy. If you are a client of Berwitz & DiTata LLP, call the of-

fice during business hours and we will ensure that it is transmitted. Do not let the emergency room or admitting staff convince you to complete a new document. Documents that are completed in the hospital setting, under pressure, when you are awaiting treatment are not the product of thoughtful planning and do not necessarily reflect your wishes.



Protecting Your Pet's Future

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has the key to your home should be given important information about your pets. Include feeding instructions and the name and contact information of your veterinarian. Neighbors should know how many pets you have and how to contact your emergency caregivers. Some pet owners carry cards in their wallets that identify their pets and list the emergency caregivers and their contact information.

Post a sign on all entrances to your

home to alert emergency personnel, in case of fire or other home emergency, that pets are inside. Indicate the number and types of pets. On the inside of the doors, post a large, clear listing of the contact information for your emergency caregivers.

While these steps will help protect your pets *temporarily*, it is very important to include formal, written arrangements, that cover care and even ownership of your pets, as an

integral part of your estate plan. To do this, you must select a permanent caregiver and, perhaps, an alternate. From time to time, reach out to those whom you have designated as caregivers to ensure that they remain ready and able to care for your pets. If circumstances change, your formal documents should provide for a contingency plan. With proper advance planning, “no-kill” shelters, pet sanctuaries and pet retirement homes can be given authority for perpetual care or

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and other insurance cards. After you receive your new card, safely destroy your old card. Bring your new card with you when you visit your health care providers. Once your new card is issued, your providers will be able to bill Medicare under your MBI. There will be a transition period, between April 2018 and December 2019, during which providers will be able to bill Medicare on either your old or new number. Starting in January 2020, however, providers will only be able to use the new MBI.

There is concern about scams aimed at taking advantage of people who are confused about the transition to the new cards. Here are some important things to keep in mind:

1. Social Security and Medicare already have your personal identification information. Unless you ask them to, the Social Security Administration will never call, email or visit you. You will NEVER be asked



for your Medicare number or any other personal information in order to receive your new card.

2. There is no charge for your new card. No one should contact you and request payment to assist you in obtaining it.
3. You should continue to check your billing statements, Medicare Sum-

mary Notices and Explanations of Benefits. Look for any suspicious charges. Use a calendar to track your doctors appointments and services so that you can quickly spot fraud or billing mistakes.

If anyone contacts you requesting personal information or payment related to the new card, call 1-800-MEDICARE to report the activity.

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the right to find a family to adopt your pets. Some programs require contributions. Almost all require advance enrollment.

The most reliable mechanism for providing for your pets is to create an enforceable trust in favor of a human beneficiary or caregiver and then require distributions from the trust to the caregiver to cover your pet's expenses and, possibly, compensation to the caregiver. Provisions for pets should also be incorporated in your Power of Attorney and Last Will and Testament. The Power of Attorney can include specific instructions with respect to

your pets in the event of your incapacity. It can also authorize the expenditure of your money, during your lifetime, for the care of your pets. While the instructions which you may have incorporated in your Last Will and Testament may be informative, remember that it is often weeks, months or longer before your Executor is empowered to act in accordance with those instructions.

If you want to ensure that your pets will be continually cared for, please call us or make an appointment to talk about this important addition to your estate plan.

Have You
Relocated?

Do You Want
to Keep Receiving
This Newsletter?

If you have moved to a new home, either permanently or temporarily, please contact our office with your up-to-date address, telephone numbers, and e-mail addresses. We want to be sure that you will continue to receive communication from us.

This newsletter does not constitute the provision of legal or tax advice.
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