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More Seniors Eligible for Big Medicare Drug Subsidy

A million low-income seniors have become eligible for a big assist on prescription drug expenses this year under a newly expanded federal program. The subsidy can defray thousands of dollars in costs, and in many cases eliminate prescription drug expenses entirely for participating seniors.

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Demise of Estate Tax Could Have Serious Consequences for Spouses

The estate tax expired on January 1, 2010. It remains to be seen whether Congress will reinstate it before it returns in 2011, but the fact that there is currently no estate tax can have unintended consequences for spouses. Standard language found in many estate plans could leave spouses with nothing.

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Book Review: *Next Steps: A Practical Guide to Planning for the Best Half of Your Life*

The authors of a nationally syndicated newspaper column on elder law have written a book based on decades of experience helping people both on the page and in the office.

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How to Cope With Big Rate Hikes on Long-Term Care Policies

If you have long-term care insurance, brace for the possibility of a steep increase in premiums this year. Some of the

largest long-term care underwriters are asking state regulators for large increases on some policies this year.

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Medigap Coverage Is Changing

Several changes are coming to Medigap plans, which supplement Medicare's coverage. In June 2010, four current plans will be dropped and two new plans will be added, bringing the total number of available Medigap plans to 10.

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