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Clients, Colleagues, and Friends

Free Medicare Preventive Care Has Kicked In

One of the benefits of the health reform law took effect January 1, 2011: free preventive services for Medicare recipients. Under the law, people with regular Medicare will no longer have to pay a co-pay, coinsurance, or deductible to receive preventive services that are highly recommended by the U.S. Preventive Services Task Force.

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A Trip to the Hospital May Put Assisted Living Residents on Medicaid at Risk of Eviction

Assisted living facility residents covered by Medicaid are at risk of being evicted if they leave the facility, even for a temporary hospitalization, the National Senior Citizen's Law Center warns in a recently released White Paper on the problem. Ironically, Medicaid officials in most states have the power to prevent these evictions but in most cases are not exercising it.

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Book Review: *The Savvy Senior*

Newspaper columnist Jim Miller has written a book packed with resources and basic, need-to-know information on a broad range of topics of vital interest to seniors.



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Consider Putting Gifts to Grandchildren in a Trust

Gifting assets to your grandchildren isn't just a nice thing to do; it can reduce the size of your estate and the tax that will be due upon your death. While you can make an outright gift, pay health care and school costs directly, or put the money in a custodial account, putting the money into a trust has some major advantages.

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2011 Long-Term Care Insurance Price Index Announced

A 55-year-old individual can expect to pay \$1,480 annually for \$169,000 in current benefits, which would grow to \$354,000 of coverage by age 80, according to the 2011 Long-Term Care Insurance Price Index.

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