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Happy Holidays to our Clients, Colleagues, Staff and Readers of Our Blog

To our Clients: We want to sincerely thank you for trusting us as your legal counsel this year. It has been a pleasure helping you reach your goals, and we look forward to contributing to your success in 2020. We wish you a prosperous and very happy new year!

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Top 10 Blog Posts in 2019

Happy December to clients, friends and readers. Listed below are the [ten \(10\)](#) eleven (11) blog posts on the Vanarelli Law Office blog with the highest readership in 2019. After each hyperlinked blog post title, the original post date and summary of the post are included. Check the list of blog posts to see this year's highlights. Our sincere thanks for taking the time to read our blog!

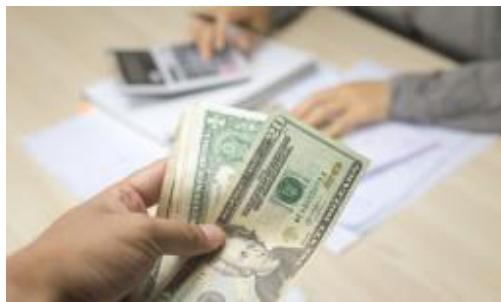
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Medicare Premiums to Increase By Almost \$10 a Month in 2020

After small or no increases the past couple of years, Medicare's Part B premium will rise sharply in 2020. The basic monthly premium will increase \$9.10, from \$135.50 a month to \$144.60.

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Home Care Costs Rise Sharply in Annual Long-Term Care Cost Survey

When it comes to long-term care costs, the charges for home care are now rising faster than those for nursing home care, according to Genworth's 2019 Cost of Care survey.

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Medicaid's Treatment of the Home

Nursing home residents do not automatically have to sell their homes in order to qualify for Medicaid, but that doesn't mean the house is completely protected.

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IRS Issues Long-Term Care Premium Deductibility Limits for 2020

The Internal Revenue Service (IRS) has announced the amount taxpayers can deduct from their 2020 income as a result of buying long-term care insurance.

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The 2020 Social Security Increase Will Be Smaller than 2019's

The Social Security Administration has announced a 1.6 percent increase in benefits in 2020, nearly half of last year's change. The small rise has advocates questioning whether the government is using the proper method to calculate increases.

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How to Use a Trust in Medicaid Planning

With careful Medicaid planning, you may be able to preserve some of your estate for your children or other heirs while meeting the Medicaid asset limit.

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What to Do If You Are Appointed Guardian of an Older Adult

Being appointed guardian of a loved one is a serious responsibility. As guardian, you are in charge of your loved one's well-being and you have a duty to act in his or her best interest.

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Most Are Taking Social Security at the Wrong Time

A new report finds that almost no retirees are making financially optimal decisions about when to take Social Security and are losing out on an average of more than \$100,000 per household in the process.

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Tips for Preventing, Detecting, and Reporting Financial Abuse of the Elderly

Reports of elder financial abuse continue to increase, and the elderly are particularly vulnerable to scams or to financial abuse by family members in need of money.

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What to Look for When Buying an Annuity

An annuity can be a useful tool for long-term care planning, but annuities are also complex financial products that are hard to understand. If purchasing an annuity, you need to consider your options carefully.

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ADVANCE HEALTH CARE DIRECTIVE

INSTRUCTIONS

Part 1 of this form lets you name another individual as agent to make health care decisions for you because you are incapable of making your own decisions, or if you want someone else to make those decisions now even though you are still capable. You may also name an alternate agent to act for you if your choice is not willing, able, or reasonably available to make decisions for you.

Your agent may be a friend, relative, supervisor, employer, employee, or a co-worker.

If your agent is a supervising health care provider, the agent also may not be an employee of the facility or a residential care facility where you are receiving care. If such person is neither your agent nor your alternate agent, you must name a power of attorney for health care.

Under Part 2, your agent will have the right to make decisions about your care, treatment, service, or procedure to maintain, diagnose, or treat your condition.

1. Choose your agent to make health care decisions and institutions.

2. Select your alternate agent to make health care decisions.

3. Approve or disapprove diagnostic, medical procedures, and procedures.

4. Direct the provider, withholding, or withdrawal of total nutrition and hydration and all other forms of health care, including cardiopulmonary resuscitation.

5. Donate organs or tissues; authorize an autopsy, and the disposition of remains.

However, your agent will not be able to consent to a medical procedure if you are unconscious.

Will My Advance Directive Work in Another State?

If you move to a different state or split your time between one or more states, you should make sure your advance directive is valid in all the states you frequent.

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Grandparents Raising Grandchildren May Qualify for the Earned Income Tax Credit

Raising a grandchild can be tough financially, but grandparents in this situation should be aware that there is a tax credit available that could help them.

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Reports Find Hospice Deficiencies Go Unaddressed

Hospice care is supposed to help terminally ill patients maintain their quality of life at the end of their life, but two new government reports find that serious problems in some hospices may be actually causing harm to hospice patients.

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Please rate your experience

Outstanding

Excellent

Very good

Good

Average

Poor



Satisfied Clients Are Vital to the Success of Our Law Firm

The Law Office of Donald D. Vanarelli is committed to providing our clients with the highest level of legal service, professionalism, personalized attention, and expertise.

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