

Southcoast Seniors

Connelly's Wealth Management Services

Wealth management is a high-level professional service that combines financial and investment advice, accounting and tax services, retirement planning and legal or estate planning for one set fee.

Wealth management is more than just investment advice, it encompasses all parts of your financial life. Rather than trying to integrate pieces of advice and various products from a series of professionals, high net worth individuals benefit from the holistic approach provided by Connelly Law Offices in which a single manager coordinates all the services needed to manage your money and plan for you or your family's current and future needs.

With a comprehensive menu of services, we strive to be a single source for all your financial necessities. Our holistic wealth management approach helps us to serve all your needs.

As fiduciary advisors, we seek to meet all your personal wealth management needs. And for business owners we also offer company retirement plan design, administration, record keeping and investment management.

We design trust and estate planning and administration strategies to meet whatever need you have. Combining a proven, evidence-based investing strategy with ongoing research, management and monitoring, we can build an investment portfolio that aligns with your goals.

Connelly Law helps deliver steady, predictable income throughout your golden years. And when it comes to Social Security benefits, we'll help you make smart decisions.

Call us today at **855-724-9400** and begin planning your future.

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Issue Highlight

- The importance of Medicaid planning is explored in depth in this issue. Connelly Law has a Medicaid specialist on staff who knows how to negotiate the Medicaid maze.



Christina Howland



Senior Paralegal Medicaid Specialist

As our Senior Paralegal and Medicaid Specialist, Christina supervises a team of paralegals and provides the necessary legal documents and case preparation for the legal team at Connelly Law.

Having decades of experience, she is a highly valued and respected member of the firm and always available to help our clients with a variety of issues and concerns.

We are proud to have Christina in this edition's spotlight!

Medicaid Planning and Connelly Law

Medicaid Planning is an important service to provide for seniors. Medicaid is the only government program that will pay for nursing home care on a long term basis. With the rising cost of long term care, many seniors may not afford to pay privately for their care. As a result, Medicaid planning has become a necessity for most seniors.

Let's discuss a few facts about Medicaid.

First, qualifying for Medicaid is not as simple as completing an application. A nursing home resident becomes eligible for Medicaid benefits only after meeting certain financial requirements, until then, they will not receive any Medicaid assistance.

The application merely allows benefits to begin after the resident has met the requirements. Having a plan in place is imperative for how you will become qualified.

Second, Medicaid law allows applicants to claim some assets as "exempt", meaning they will not count for spend-down purposes. The law does permit for some transfers of assets that will help an applicant become eligible without triggering the usual penalty for giving away assets.

Medicaid law allows applicants to claim certain assets as "exempt," meaning they will not count for spend-down purposes. The law also permits some "exempt transfers" of assets (for example, the transfer of a house to a caregiver child) that will help an applicant become eligible without triggering the usual penalty for giving away assets. For married couples, this asset transfer

becomes more complex.

Nursing home business managers may offer to help in completing a Medicaid application but in most cases, they do not have the knowledge, training or time to explore what's in the senior's best interest.

An elder law attorney, especially one who is a Certified Elder Law Attorney (CELA) is specially trained to look for all the various ways to get the best financial result. And unlike someone who works for a nursing facility, the attorney has no conflict of interest.

Nursing homes make more profit while you are spending down your assets and are not necessarily interested in a senior qualifying sooner. An elder law attorney, on the other hand, is trained to act only in the senior's best interest.

In the case of planning for Medicaid, that means finding the best spend down plan that will best serve your interests in saving money, assets and providing for the spouse and other family members.

At Connelly Law, our CELA attorney and our Medicaid Specialist, through experience and significant training, have an expert knowledge of the nuances of Medicaid law and provide techniques that will maximize asset protection for our clients and their individualized plans.

Call us for a consultation and we will work with you and explore if Medicaid planning will benefit you and your loved ones.

Many clients report having a greater peace of mind after just one meeting. If you think we could help you, call us at **855-724-9400**.



Our new website went online in January with more information and user friendly content - www.connellylaw.com

Visit Our New Website!

We at Connelly Law were proud to launch our new website in January of 2017. We made several improvements over our previous site in order to provide information that is useful to our clients and their families.

We service our site on a daily basis and are able to react to changes or post news that may affect area seniors.

We have added a link to a site that can help our clients find all nursing homes, skilled nursing facilities and assisted living programs in Rhode Island, Connecticut and Massachusetts. This site provides reviews and costs of these facilities. We hope you find it helpful.

We also added a section offering brochures on the services we offer that can be downloaded and printed. Also available are information sheets that discuss everything from Estate Planning to Probate. They are also able to be downloaded and printed.

Coming soon will be a blog section by Attorney RJ Connelly III offering essays and information on issues of interest and concern for area seniors.

We have increased information on the areas we serve, including Rhode Island, Southeastern Massachusetts, Eastern Connecticut and Martha's Vineyard.

As always, we actively solicit your feedback and ideas on improving our site and making it more user friendly to New England's seniors!

Drug Center.com

Speaking of websites, we found a good web source that provides trusted, easy to understand information on medications and medical devices used by our seniors.

It presents the latest news on recalls, research studies and safety concerns associated with certain medications.

Every year, we see reports of some seniors who are harmed by the side effects of some medications.

So check this site out. An educated consumer is a healthy consumer.

New TF Green Service

After years of sacrifice and raising children, seniors love to travel to destinations they could only dream about before retirement.

In late winter, officials from Rhode Island's TF Green airport announced that Norwegian Airlines would begin flying out of that airport to Ireland, Norway and several other European cities.

Previously, the only local connection to Ireland was out of Bradley Airport in Connecticut.

Norwegian Airlines reports that the initial introductory discount rates from Green will be \$69 one way with fares eventually stabilizing at around \$300 for a round trip— well within the budgets of many seniors.

US labor unions had fought Norwegian Air's expansion under Barack Obama who supported them however the Trump administration approved the airline's plans to expand in the Boston area.

Rhode Island Governor Gina Raimondo hails the decision as a win for the State and its citizens.



Hepatitis C and the Baby Boomers

Hepatitis simply means inflammation (*itis*) of the liver (*hepa*). It can occur from alcohol consumption, an injury or even ingesting chemicals.

Hepatitis C is a liver disease that results from an infection with the Hepatitis C **virus** (HCV).

There are multiple forms of viral hepatitis, including Hepatitis A (HAV), which is usually food related and resolves without treatment and Hepatitis B (HBV) which is usually sexually transmitted and quite serious with serious long term implications. The good news is there are vaccines for HAV and HBV. Unfortunately, no vaccine exists for HCV.

HCV is primarily spread through contact with blood from an infected person. Some baby boomers (born between the years of 1945-1965) have been infected from receiving blood products between the 1960s and the 1980s that were not screened for the virus. Others may have contracted it from an infected individual and still others became infected during the 60s and 70s heyday of IV drug use.

HCV is an insidious virus in that people infected can live for decades without any signs or symptoms of the disease.

Interesting enough, some people are able to clear the virus from their system without treatment, something medical professionals still cannot explain. But for most people, they will develop a chronic infection that over time can cause serious health problems for the individual.



It is estimated that one in thirty baby boomers have HCV which is the leading cause of liver cancer and liver transplants.

Symptoms of HCV infection mimic include fever, lack of appetite and fatigue followed by bouts of vomiting, stomach or back pain, joint and muscle pain, abnormally colored urine and bowel movements and a yellowing of the eyes or skin.

Because these symptoms mimic a plethora of other diseases, it is recommended that all boomers be screened for HCV.

Cases of HCV are on the rise in Massachusetts, Connecticut and Rhode Island. In August of 2016, Rhode Island officials reported that they were experiencing a significant rise in hospitalizations and deaths of those with HCV.

The good news, there are now several new treatments that can actually cure HCV, something not possible just a decade ago.

However, early detection is the key and a simple blood test could save your life.

The Scammers of Spring

As predictable as the arrival of Southern New England’s first robins, so are the emergence of con artists looking to bilk seniors out of their hard earned savings. Favorite spring cons perpetrated by these criminals include tax and gardening scams.

Beware of the “contractor” who shows up at your door uninvited offering garden mulch at a discount price because he had some left over from a neighbors garden. After laying down the product, he presents you with an astronomical bill and demands payment, offering to “negotiate” a lower price.

Scammers also pose as discount “tax accountants” and offer to do your taxes for a small fee while guaranteeing a large refund. All they really want is access to your social security and bank account numbers. Go to www.connellylaw.com and read more about financial exploitation.



“Addiction in the elderly mimics other medical and mental health conditions such as diabetes, dementia and depression.”

Elder Drug Abuse - A Growing Problem

When drug addiction is usually spoken about, a senior citizen does not immediately come to mind.

However nearly 40% of prescription drugs are sold to seniors to treat everything from chronic pain to insomnia. Many of these drugs develop a tolerance, usually faster and with more serious consequences, in older Americans.

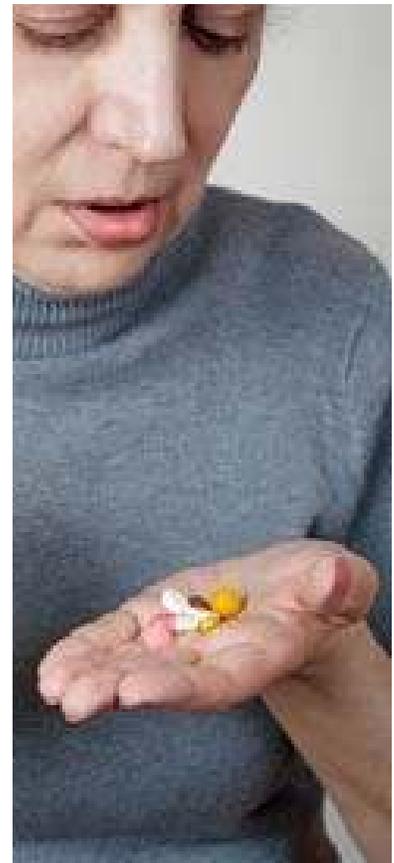
One of the main problems with addiction in the elderly is that it mimics other medical and mental health conditions such as diabetes, dementia and depression.

Benzodiazepines like Valium and Xanax, often prescribed for anxiety and opiates like Percocet or Oxycodone prescribed for pain are often mixed with alcohol.

Behavioral changes are also present in senior drug addiction. These changes include memory problems, sleeping difficulties, unexplained bruising (from falling), changes in eating habits, poor personal hygiene and a lack of interest in normally enjoyable activities.

Connelly Law Offices, Ltd. offers a live, interactive training workshop called **“Senior Substance Abuse - Identification and Treatment”** presented by a licensed substance abuse counselor for staff, patients and families at nursing homes, senior centers and other elder care facilities.

Contact us at 855-724-9400 to schedule this workshop for your facility.



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Connelly Law Offices, Ltd.



Attorney Connelly practices heavily in both contested and uncontested probate court matters and provides a wide range of fiduciary services to his clients in acting as trustee, attorney-in-fact, and representative payee or other court appointments.

He represents clients primarily in the states of Rhode Island, Connecticut and the Commonwealth of Massachusetts. He was certified as an Elder Law Attorney (CELA) by the National Elder Law Foundation (NELF) in 2008. He was only the third attorney in Rhode Island certified as CELA and is the only practicing CELA in Providence County. Lawyers who are certified as specialists have been recognized by independent professional certifying organizations as having an enhanced level of skill, as well as substantial involvement in established legal specialty areas.

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