

The Gottesman Report

A Newsletter For Your Benefit

November 2009

Hospital Patient Safety Reports ...

In September, Gov. Corzine signed into law the Health Error Accountability Law (HEAL), which requires hospitals to publicly report their patient safety performance and serious medical errors. This law aims to assist consumers to make more informed decisions about health care. The NJ Hospital Performance Report, which is already published yearly and available online, will now track these statistics as well as ongoing statistics regarding how well hospitals treat heart attack, pneumonia and heart failure patients and how well they prevent surgical infections. You may access this information at www.doh.state.nj.us.

NJ has now also implemented a policy prohibiting hospitals from charging consumers and their medical insurance companies for serious medical errors.

In NYS, this same information can be accessed about NY hospitals at www.hospitals.nyhealth.gov.

SSA Hearing Backlogs ...

SSA has published fiscal year 2009 third quarter updates which track the waiting times to get a hearing if your SSD/SSI case has been denied. Despite having hired nearly 200 additional ALJs, SSA still has a tremendous backlog of cases waiting for

assignment to a Judge and a hearing date. In part, SSA blames this on the increased claims filed due to the recession. At the

beginning of Fiscal Year 2009, SSA had 760,813 pending hearings (total for the entire US). Currently, SSA will end this year with 754,600 cases still pending.

In New York, the average number of days to process a request for hearing was 503 days (about 1.5 years) as of the third quarter. Also as of this quarter, there are in NYS 51,624 cases pending a hearing.

In NJ, the average number of days to process a hearing request as of the third quarter of Fiscal Year 2009 was 452 days (about 1.3 years). For that same time frame, the number of cases pending a hearing is 11,807 statewide.

Nationwide, there are currently 166,000 cases that are 850 days old or more and still awaiting a hearing.

COBRA assistance ...

In February, President Obama signed the American Recovery and Reinvestment Act of 2009, which includes a subsidy for people who are paying for COBRA coverage. The Federal government, under this law, will pay 65% of your COBRA premium for up to 9 months. Among the eligibility requirements is that you were involuntarily terminated from your job between 9/08 and 12/09. Even if you have previously refused COBRA coverage, you may have another opportunity to accept it under this plan. The subsidy amount is NOT treated as income, therefore is not taxable to you. You will have sixty

(60) days from the time you receive notice that you are eligible for this subsidy, to accept it. You must elect the subsidy – enrollment is NOT automatic. If you have not received a notice from your former employer that you are eligible for this coverage, you can contact the U.S. Department of Labor at 1-866-444-3272, or visit the web site at <http://www.dol.gov/ebsa/COBRA.html>. The subsidy will be applied to premiums paid beginning March 2009. In the meantime, if an eligible individual has already paid 100% of the premium out of pocket, he or she will be reimbursed the subsidy amount within 60 days, or be provided with a premium credit if the credit will likely be used within the next 180 days. The reimbursement will come from the organization that the premium was paid to.

Veterans' Benefits ...

If you or anyone you know is a Veteran, there is a whole array of benefits available that you may not know about. These benefits include no-cost burial and memorial arrangements as well as military funeral honors in a US Military cemetery for the veteran as well as his or her spouse and dependents.

In addition, there is a VA home loan guaranty program, which guarantees the payment of your home loan in case of default. You must have a good credit rating to take advantage of this program. This program guarantees payment not only of first mortgages, but refinances, home improvement loans, and the like.

As well, there is the post-9/11 GI bill, which includes different types of educational benefits for veterans who served after 9/11, as well as the current GI bill which covers all veterans.

You may access all of the information

about these programs, as well as VA health insurance benefits, by logging onto www.va.gov or by calling 1-800-827-1000.

Medicare and You 2010 ...

For those clients who are already on Medicare, by now you should have received your Medicare and You 2010 booklet. For those who are under 65 and on Medicare as part of SSA disability benefits, please note that if you initially choose a Medicare Advantage plan to receive your Medicare benefits, you will not be able to switch to traditional Medicare until you reach age 65.

If you or a family member are also eligible for Medicaid, there is now a Federal program called PACE (Programs of All-Inclusive Care for the Elderly). PACE is a joint Medicare-Medicaid funded program, which allows the sick or disabled individual to receive financial help for services which will allow him to remain in his home instead of moving to a nursing home. In addition to homemaker services, personal care, and respite care, PACE also provides coverage for prescription drugs, doctor visits, transportation, home care, check-ups, and hospital visits whenever necessary. Further information is available at www.medicare.gov or by calling 1-800-MEDICARE and asking for information about the PACE program.

Finally ...

If you are interested in seeing a particular consumer or other issue addressed in this Newsletter, or if anyone you know wishes to be placed on the mailing list for future Newsletters, please let us know.

We can be reached toll-free at (888) 375-3060. Our e-mail address is jogoesq@live.com.

Remember: The best “thank you” for a job well done is your referral of a potential new client.