

Assemblywoman Speaks at Syosset Public Library

By Ursula Moore

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Legal issues affecting the elderly can often be complicated. In an effort to help seniors better understand the laws, New York State Assemblywoman Ann-Margaret Carrozza conducted an elder law presentation at the Syosset Public Library Friday.

Elder Law concentrates primarily on the kind of life elderly people want concerning their estate. It is a type of estate planning designed to examine all available long-term care payment resources.

According to Carrozza, who is also an elder care attorney, nursing home prices aren't cheap, and it is recommended to plan for care at home.

"A nursing home facility in this area can run about \$400 a day," she said. "An individual's life savings can go very quickly paying nursing home costs, and that is why people need to be protected," she said.

Carrozza recommends finding professionals (physicians, dentists, physical therapists, accountants, attorneys and geriatric care managers) who make home visits before choosing a nursing home. Receiving care at home can be relatively easy, according to Carrozza.

Medicaid will pay for a personal care assistant in one's home, provided that one needs such help and is financially eligible.

Most individuals over 65 have Medicare and a Medicare supplement policy. Together, they cover an illness. However, upon discharge from a hospital into a rehabilitation facility, coverage is limited to the first 100 days. For individuals who require care beyond 100 days, payment options are few—pay privately, access benefits under a long-term care insurance policy or seek coverage under the Medical Assistance (Medicaid) program.

Carrozza also discussed the importance of a will and a power of attorney during her presentation. A will is a legal document that takes effect upon your death. When properly drafted and executed, the will is probated and your assets are distributed according to your wishes. A power of attorney gives an individual the authority to manage their financial and personal affairs in the event that the person becomes debilitated.

Carrozza, a 14-year member of the Assembly, serves as an executive member of the New York State Bar Association's Trusts and Estates and Elder Law sections, the National Academy of Elder Law Attorneys and the Queens and Nassau County Bar Associations.

"I want people to have accurate information, Carrozza said. "A lot of well-meaning people such as social workers pass along bad information. Many social workers don't keep up with the laws; don't take a social worker's advice to the bank because it is often wrong."

She concluded, "No one should have to endure a doom-and-gloom scenario, so it is always best to protect yourself."