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 *Elder and Disability Law*  
**NEWS**  
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## **Advance Directives: A Counseling Guide**

To improve advance health care planning, the American Bar Association's Commission on Law and Aging developed advance care planning principles for attorneys as set forth in the publication found below, entitled "[Advance Directives: Counseling Guide for Lawyers.](#)"

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## **It's Open Enrollment Season: Is Your Medicare Plan Still Working For You?**

Do you have the right Medicare plan? It is fall, which means it is time to

## **Medicaid Penalty Imposed When Applicant's Right To Trust Income Terminated After Trust Assets Distributed To Beneficiary**

In 2002, J.S., a Medicaid applicant, created an irrevocable trust naming his son K.S. as trustee. Under the terms of the trust, all of the annual net income generated by the trust was to be paid to J.S., while the beneficiaries of the trust corpus was K.S. and his family.

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## **2019 Will Bring Social Security Beneficiaries the Biggest Increase in Eight Years**

The Social Security Administration has announced a 2.8 percent increase in

think about whether your current plan is still giving you the best coverage or whether a new plan could save you money

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benefits in 2019, the largest increase since 2012.

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### **Be Careful About Putting Only One Spouse's Name on a Reverse Mortgage**

A recent case involving basketball star Caldwell Jones demonstrates the danger in having only one spouse's name on a reverse mortgage.

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### **For First Time, Median Cost of Private Nursing Home Room Hits Six Figures in Annual Survey**

The median cost of a private nursing home room in the United States increased to \$100,375 a year in 2018, up 3 percent from 2017, according to Genworth's annual Cost of Care survey.

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