



WALT SHURDEN LAW

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Florida's Seniors and Health Care Reform

By Walt Shurden

If you have a neighbor or friend who is receiving help from Medicaid because they have to live in a nursing home, an assisted living facility, or because they require daily assistance in their home, you may wonder how much all their help costs. Similarly, you may ask, "What resources will still be available if I need help one day? Here are some questions and answers to illuminate this timely topic.

How much does it cost the state of Florida to take care of an older person who needs help with their activities of daily living?

Florida spent \$14,253 per enrolled senior in 2011. (May 2017 Kaiser Family Foundation report titled "State Variation in Medicaid per Enrollee Spending for Seniors and People with Disabilities).

How does Florida's per person spending compare to what other states spend?

In 2011, only six other states spent less per person than Florida. Forty-three (43) states spent more. The range was \$10,518 per person at the lowest, to \$32,119 per person at the highest. The average that states spent per person was \$17,522.

For every dollar Florida spends on Medicaid, how much does the federal government spend?

\$1.62 on average. So this means that the Florida expenditure of \$14,253 generates a federal payment of approximately \$23,089. This is referred to as federal matching. With this federal match, the Florida enrollee actually has the benefit of \$37,342 in total spending per person.

What is a block grant?

It is a fixed payment from the federal government that may be based on the history of spending by a state.

How will Florida seniors fare if federal matching is replaced by a federal block grant?

To facilitate a switch in federal funding of Medicaid from "federal matching" to "block grants" then the federal government will likely reference a base year of spending in each state. A lump sum payment will be made to Florida calculated on our base year spending, plus some increase for inflation. Florida, a histori-



cally low spending state, would have its low spending, "locked in," while other higher spending states would have their high per person spending "locked in". In the future, if Florida's leaders decide they need to improve benefits, then they will have to fund their improvements all on their own with no additional federal matching dollars.

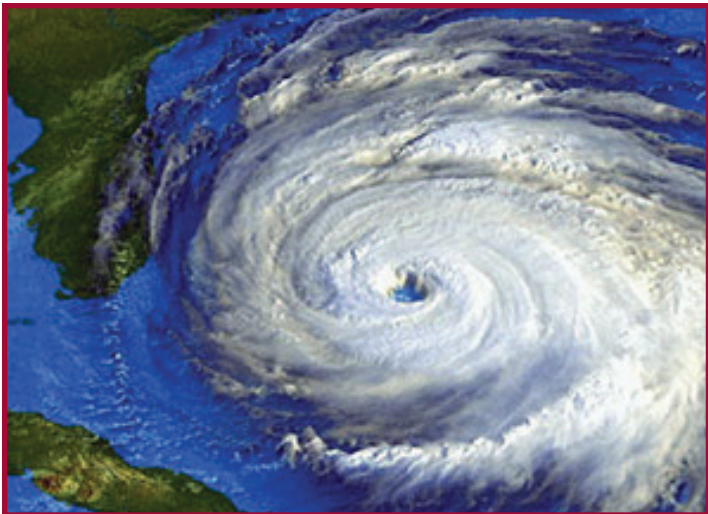
What should our leaders do?

Either oppose block grants all together, or if block grants are inevitable, then advocate for a calculation of a base year that is not tied to Florida's low historical per person spending, but is instead based on an average of all states' spending on the elderly.

Our Goal

*To provide exceptional
legal service to our clients.*

Estate Planning • Fiduciary Services • V.A. Benefits • Irrevocable Trusts • Medicaid Eligibility



Foods to Keep on Hand in Case of a Hurricane

With hurricane season coming upon us, it is important to be prepared. Those of us who have lived in Florida for many hurricane seasons know that as a hurricane approaches the grocery stores can get low on water and other items that should be in our cupboards in case we lose electricity. Following is a list of foods that do not need refrigeration yet give us a good source of protein or other important nutrients we need during the stressful situation.

Protein is important because it is filling and stays with you longer than other sources of energy. Good sources are:

Peanut butter

Nuts and trail mixes

Canned tuna, salmon, chicken, or turkey

Canned soups and chili

For the carbs you will crave:

Whole grain crackers will last longer than bread.

Whole grain cereals in individual serving sizes are easy and stay fresh longer than large packages.

For variety you should have canned vegetables and fruit.

Bottled water – you should try to keep one gallon per person per day for at least three days. This would provide ½ gallon for drinking and ½ gallon for cooking and washing.

Powdered milk is good to have when the electricity is out.

Multivitamins will help replace the nutrients you would consume on your normal diet.

Most of these items have a long shelf life and should last for the six month hurricane season. Be sure to check the expiration dates when purchasing them, especially on the crackers, cereals, and powdered milk.

In Honor of Father's Day



Jennifer's Dad's Favorite Recipe Chocolate Chip Cookies

- 1/2 cup rolled oats
- 2-1/4 cups all-purpose flour
- 1-1/2 tsp. baking soda
- 1 tsp. salt
- ¼ tsp. cinnamon
- 1 cup butter, softened
- ¾ cup brown sugar, packed
- ¾ cup granulated sugar
- 1-1/2 tsp. vanilla
- ½ tsp. lemon juice
- 2 eggs
- 3 cups Ghirardelli semi-sweet, chocolate chips
- 1-1/2 cups chopped nuts

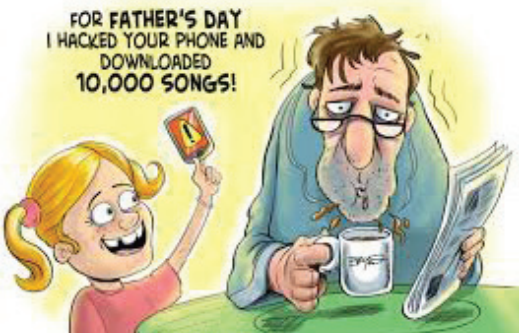
Directions:

Grind oats in a food processor or blender until fine. Combine the ground oats with the flour, baking soda, salt and cinnamon in a medium bowl.

Cream together the butter, sugars, vanilla, and lemon juice in another medium bowl with an electric mixer. Add the eggs and mix until smooth. Stir the dry mixture into the wet mixture and blend well. Add the chocolate chips and nuts to the dough and mix by hand until ingredients are well blended.

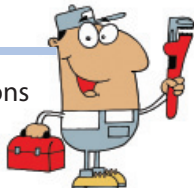
For the best results, chill the dough overnight in the refrigerator before baking the cookies.

Spoon rounded ¼ cup portions onto an ungreased cookie sheet. Place the scoops about 2 inches apart. Bake in a 350° oven for 16-18 minutes or until cookies are light brown and soft in the middle. Store in a sealed container when cool to keep soft.



Who Came Up With National Plumbers Day Anyway?

Almost every month our newsletter mentions a “National Day of…” So where do these “National Days” come from?



In the past Congress actually passed resolutions to create National Awareness Days but has stopped doing so. Now it is more likely that mayors and governors will declare days of awareness.

The unofficial yearly almanac of national days and months is Chase’s Calendar of Events. But an even broader selection can be found on the internet at www.nationaldaycalendar.com. The site’s co-founder, Marlo Anderson, said that out of the 10,000 requests they get each year, they select about 20-25 to be added as “National Days.” He said the most common request they say no to is, “My girlfriend is amazing, may I have a National Heather Day?”

The general consensus is that if people celebrate it, it is a “Day of Awareness.”

By the way, “National Plumbers Day” was one of the last “National Days” that was legislated by Congress. It is March 11th.

Grouper Season is Back

| Groupers | Min. Size Limit | Daily Bag Limit | Open Season |
|----------|-----------------|-----------------------------|---|
| Gag | 24" TL | 2 per person with aggregate | State: June 1 - Dec.31 (excluding Franklin, Wakulla, Taylor, Jefferson counties) April 1 - June 30 in state waters off of Franklin, Wakulla, Taylor and Jefferson counties Federal: June 1 - Dec.31 |



IN OUR EAR

Can a Power of Attorney make changes to the Principal’s Will?

The Principal is the only person who can make changes to his/her own documents. The Power of Attorney does not have authority to make changes to the Principal’s final wishes as to who the beneficiaries are, or who will be nominated as Personal Representative of the Will. The lawyer would need to meet with the Principal in private to discuss the changes that he/she wants to make to the documents.



This Month’s Spotlight

Richard McDermott is the newly elected president of the Residence Council at Belleair East in Clearwater. His responsibilities include handling resident issues and presiding over the monthly resident meetings.

Mr. McDermott grew up in Boston, Massachusetts. He was a police officer for the Boston Police Department for 25 years. He and his wife vacationed in Florida for many years before moving here nine years ago. His wife passed away two years ago. They had five children and now have 4 grandchildren.

Thank you for your service Richard.

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Legal Term of the Month

Special Prosecutor – Generally a lawyer from outside the government appointed by an attorney general or by Congress to investigate a government official for misconduct while in office.

How to get off the Newsletter List

If you would like to have your name removed from our newsletter list, please email your request to jennifer@shurden.net or call our office at 727-443-2708.

Malisa's trip to Buenos Aires



**Malisa and her
new-found friends**



**The Presidential
Palace**



**Mausoleum in
Recoleta Cemetery**

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