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How to Find a Doctor If Yours Has Left Your Health Plan

Going to the doctor usually doesn't allow for casual small talk, as you may only see them once a year. Often, you must explain your ailment quickly and succinctly. You also have to trust that your doctor has your best interests at heart and keeps your health information confidential. Having a good relationship with your doctor can help alleviate these issues and even increase the quality of your health care.



But what if you finally have a good relationship with a doctor you like and then learn that they are no longer in your health insurance network?

Why Doctors Leave Health Insurance Networks

Usually, doctors leave health insurance networks for typical reasons, such as retirement or if they move geographic locations. They are professionals, after all, and





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just as you probably have had to move for a new job, they do the same. Sometimes, their reasons may be somewhat more technical. For example, a doctor may be unhappy with how the health insurance network conducts business.

You'll most likely receive some warning ahead of time if your doctor is leaving your network, so that you have time to plan. However, neither your doctor nor your health insurance provider is legally obligated to inform you if your doctor is no longer in your network.

Unfortunately, this can then lead to an unexpected increase in medical bills, a situation that is all too common and can leave you financially crippled for years. This is why it is so important to call your doctor's office during open enrollment each year and verify they will still accept your insurance plan.

What to Do If Your Doctor Leaves

If your doctor leaves your network, you may have continuity of care protection. This can enable you to retain the same level of care from your doctor for the same copays and fees temporarily.





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If you are a senior who participates in a [Medicare Advantage](#) plan, you have the option to leave your health care network if:

- your doctor does; and
- if the network change is, according to the Centers for Medicare and Medicaid Services guidebook, “considered significant based on the [effect] or potential to affect current plan enrollees.”

If you currently have coverage under a private plan and are considering switching, call your doctor’s office and ensure they are covered under the new plan you are considering.

Not everyone can switch health insurance plans. If that's the case, keep in mind that doctors will often allow you to pay cash for your visits. You may be able to negotiate a reasonable cash price with your doctor because they won't have to bill your insurance, which would save them time and administrative costs. If your doctor's cash price is relatively high, it may still be worth it to maintain continuity of care.

Other Options

If the previous options are out of the question for you, the next best thing to do is to ask



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your doctor if they can provide any referrals. After all, your doctor will know your situation best and can refer someone else who will be a good fit for you.

Having a doctor you like and trust can be such a relief, and it's always an unfortunate circumstance when your health insurance network no longer covers that doctor. Fortunately, there are ways you can plan for this and methods to make a smooth transition to a new physician. If you need assistance in this process or have questions about anything you have read, contact an elder law attorney.

Elder law attorneys can direct you to helpful information and resources. They are dedicated to helping families with senior loved ones who may be experiencing declining health. They also can provide professional guidance on long-term care options when you (or a loved one) are facing a transition to in-home, assisted living, or nursing home care.



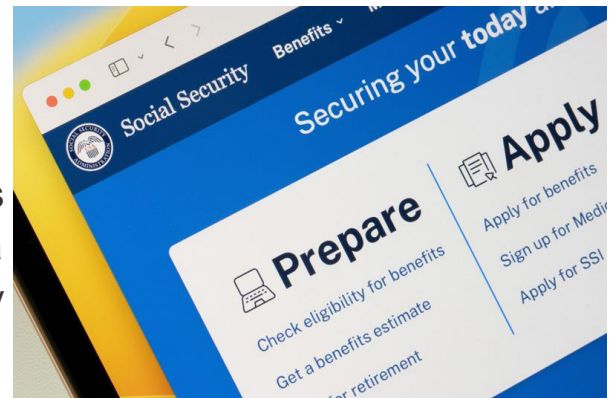


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my Social Security Transitions to Login.gov

A free and secure online account can be used to manage Social Security benefits. Account users can also check application status, request a replacement Social Security card, and view notices online. By 2022, more than 64 million people had a *my* Social Security account, per the Social Security Administration (SSA) [blog](#).



On July 12, 2024, the SSA announced a change affecting many account users. Those who created a *my* Social Security account before September 18, 2021, must transition to a different type of online account known as a Login.gov. With a Login.gov account, you can continue to access to the SSA's online services.

According to the SSA's press release, over 5 million users have already transitioned to a Login.gov account.



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The Reason for the Change

The Administration pointed to several reasons for the change, including simplification, compliance with federal standards, and security. The new Login.gov sign-in experience should be easier for users to navigate and intends to modernize users' online access across agencies.

After providing reassurance that *my Social Security* is safe, Social Security Commissioner Martin O'Malley emphasized that the change seeks to improve coordination across agencies.

"*my Social Security* is a safe and secure way for people to do business with us," Social Security Commissioner [O'Malley stated](#). "We're excited to transition to Login.gov to access our online services, streamlining the process and ease of use for the public across agencies."

How to Transition Your Account

To transition your account to Login.gov, sign in to your [my Social Security account](#). Then, you will see a prompt to transition to Login.gov. After linking your account, you should see a confirmation screen. You should then have immediate access to your





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my Social Security account. Then, you will see a prompt to transition to Login.gov. After linking your account, you should see a confirmation screen. You should then have immediate access to your *my Social Security* or other services.

If you already have a Login.gov account, you do not need to take any action.

Is the Login.gov Notification a Scam?

You should always be wary of potential scams, particularly when encountering requests to update your credentials online. Fortunately, the notice prompting users to transition to Login.gov is not a scam, but a legitimate announcement from the SSA.

If you have questions about whether you are transitioning your account correctly, consider using the SSA's resources for help.

Help With Your Account

Although the SSA attempts to make the transition easy, some may encounter difficulties or have questions. For assistance, visit [Help | Login.gov](#), where you can access the 24/7 customer phone and chat support.



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Planning for Cognitive Impairment and Preventing Elder Abuse

As we age, it is not uncommon to experience some level of cognitive decline. Cognitive decline can range from mild impairment to more severe conditions such as dementia, including Alzheimer's disease. According to the [Centers for Disease Control and Prevention \(CDC\)](#), one in nine adults is experiencing subjective cognitive decline (SCD). SCD is self-reported confusion or memory problems that have become more frequent or have worsened during the previous 12 months.



Each experience with cognitive decline is unique. A person may have trouble with some aspects of their life but still be able to handle others adequately. Recognizing the signs of cognitive decline is key for early intervention and support. Symptoms may include memory loss, difficulty concentrating, confusion, and impaired judgment.





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Regardless of one's age, the decline of mental faculties can leave a person vulnerable to abuse. In some cases, the abuser is someone **known to the abused**. Through certain lifestyle choices and proactive measures, older people can help mitigate the effects of cognitive decline and protect themselves from potential abuse.

Signs of Cognitive Decline

Signs that someone is experiencing cognitive decline can be subtle. When spending time with aging loved ones, look for any changes in behavior or speech, such as the following:

- **Memory Loss:** Memory loss can cause a person to forget recent events, how to get to places they have frequented many times before, and where they have put things.
- **Confusion:** A person experiences confusion when they struggle with familiar tasks or can't understand the concept of time or place.
- **Poor Judgment:** Cognitive decline can lead to poor judgment, which may play out in the form of making decisions that are out of character, reckless, or harmful.
- **Language Problems:** Language problems can become apparent when a person struggles to find the right words or has trouble following conversations.



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- **Mood Changes:** Sudden mood swings or behavioral changes can be a sign of cognitive decline.

Strategies to Mitigate Cognitive Decline

Cognitive decline may be inevitable for some older people, but there are ways to mitigate the risk factors.

- **Mental Stimulation:** Engage in activities that challenge the brain, such as puzzles, reading, and learning new skills.
- **Physical Exercise:** Regular physical activity improves blood flow to the brain and supports overall health.
- **Healthy Diet:** A balanced diet rich in antioxidants, omega-3 fatty acids, and vitamins can support brain health.
- **Social Interaction:** Maintaining [social connections](#) and participating in group activities can keep the mind active.
- **Regular Check-Ups:** Routine medical check-ups can help identify and address health issues that may affect cognitive function.



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Financial Elder Abuse

Financial elder abuse is a serious and growing concern, particularly for individuals experiencing cognitive decline. It involves the illegal or improper use of an elderly person's funds, property, or assets. Perpetrators can be strangers, caregivers, or even family members. The effect of financial elder abuse can be devastating, leading to significant financial loss and emotional distress.

Recognizing Financial Elder Abuse

Detecting financial abuse can be tricky and often requires a delicate touch. The victim may feel ashamed knowing that someone has taken advantage of them. Keep the following in mind when looking for the possibility of financial abuse.

- **Unusual Financial Activity:** Investigate sudden, unusual withdrawals or transfers of large sums of money, especially if the person cannot explain the withdrawal.
- **Unpaid Bills:** Unpaid bills can be a sign of financial abuse, especially if the individual has enough money to pay the bills.



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- **Changes in Legal Documents:** Unexpected changes to legal documents, such as wills, powers of attorney, or deeds can be a sign that something is wrong.
- **Isolation:** Abusers often try to isolate their victims from family and friends, so check on your loved ones regularly.

Preventing Financial Elder Abuse

Preventing all types of elder abuse requires consistent monitoring. Here are some ways to help prevent financial elder abuse.

- **Open Communication:** Encourage open and honest communication about finances with trusted family members.
- **Education:** Educate elderly loved ones about common scams and how to avoid them.
- **Monitor Accounts:** Regularly monitor bank and [credit card accounts](#) for unusual activity.
- **Legal Protections:** Establish legal safeguards such as durable powers of attorney, trusts, and guardianships.
- **Professional Help:** Hire a financial advisor and an elder law attorney to manage and protect the older person's assets.



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Steps for Families to Take

You can help protect your elderly loved ones from abuse in several ways.

- **Stay Informed:** Keep up to date with the latest information on cognitive decline and financial elder abuse.
- **Be Proactive:** Take steps to create a secure financial plan and legal protections for elderly family members.
- **Seek Support:** Use community resources, support groups, and professional services to assist in caregiving and financial management.
- **Report Abuse:** If you suspect financial elder abuse, report it to local authorities, your state's Adult Protective Services, or a trusted professional immediately.

Learn More About Cognitive Decline and Preventing Elder Abuse

Cognitive decline is a natural part of aging, but it does not have to lead to financial vulnerability. By staying informed, taking proactive measures, and fostering open communication, families can protect their elderly loved ones from financial elder abuse. Ensuring the safety and well-being of seniors requires vigilance, compassion, and a commitment to their overall health and security over the long term.



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Contact an experienced elder law attorney near you today to learn how you can safeguard yourself and your loved ones from elder abuse. Your attorney can discuss your specific situation and your options with you. The [National Center on Elder Abuse \(NCEA\)](#) is also a good resource.

For additional reading on cognitive decline and elder abuse, check out the following articles:

- [When Should You Start Helping With Your Parents' Finances?](#)
- [10 Ways the Elderly Can Avoid Financial Abuse](#)
- [Aging Care: 6 Tips for Caring for Elderly Parents](#)
- [Which States Have the Best Protections Against Elder Abuse?](#)

