



THE COULSON
LAW GROUP

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Your Life, Your Legacy

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VA Brochures Are Here!

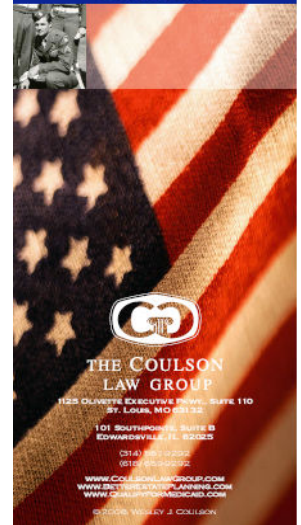
We are pleased to announce that our new brochure titled "**The Consumer's Guide to Veterans Benefits**" is now available! After a month's worth of preparation this new brochure is a must for anyone who deals with seniors and/or veterans. According to the 2000 US Census, **63%** of all men in Illinois 65 or over are veterans and **68%** of men in the same age group in Missouri are veterans.

The VA Aid and Attendance Benefit can be paid to eligible veterans if they live in a nursing home, in an assisted living setting, or even if they still live at home. This is not welfare—it is a pension benefit veterans have earned through their service to the country.

Unfortunately, most people are not aware of the benefits that are available to older and disabled veterans. This benefit also extends to the widowed spouses of veterans who may need health or personal care assistance.

Our mission, as elder law attorneys, is to help make you aware of the VA Benefits to which you or your loved one may be entitled, and (if you need it) to help you with planning that will enable you or your loved ones to qualify for those benefits. We want to be sure to accomplish that in a way that will not interfere with you or your loved one's ability to qualify for other benefits that may later be needed if care needs increase and the VA benefits aren't then enough to pay for needed care.

The Consumer's Guide to Veterans Benefits



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Sound interesting?

We have ways to help those you work with or care for.

Want to share this information with your customers, residents, clients, or others? Why not host an educational seminar? Wes Coulson is happy to present the important information regarding Veterans Benefits. Seminars and Presentations can be arranged through Steve Held at (314) 567-9292, (618) 659-9292, or by email at steve@coulsonlawgroup.com.

The "**Consumer's Guide to Veterans Benefits**" brochures are available **FREE OF CHARGE** and can be obtained by calling Steve Held at (314) 567-9292, (618) 659-9292, or by emailing steve@coulsonlawgroup.com.

Overweight or Underweight: Who is More Likely to Have a Higher Risk of Dementia?

Obesity appears to increase a person's chances of cognitive decline in old age -- but so, paradoxically, does weighing too little for one's height, according to a [recent LA Times article](#).

People who maintain a healthy weight have a lower risk of dementia compared with those who are underweight or obese, according to a study by researchers at Johns Hopkins University and the University of Iowa, published in the journal *Obesity Reviews* last month. Obesity, or having a body mass index (BMI) of 30 or higher, increased a person's risk of any type of dementia more than 40%; being underweight (having a BMI of less than 18.5) did the same. Obesity also appeared to have a particularly strong effect on Alzheimer's disease, increasing the risk of the disease by 80%.

Past studies on the relationship between body weight

and dementia have varied widely in size and design and have produced a mixed bag of results. And yet the nature of this relationship could be relevant to many Americans. More than two-thirds of adults are overweight or obese, and dementia may affect as many as 10% of those over age 65. The results suggest that preventing obesity could reduce the prevalence of dementia in the U.S. by as much as 20%.

"I don't want people to over-interpret these findings," said Dr. Youfa Wang, the study's author. To clarify the relationship between body weight and the risk of dementia, he said, researchers need to conduct more large-scale, long-term studies. Wang's work revealed that the studies that showed the strongest relationship between obesity and Alzheimer's disease were those that followed study participants for more than 10 years and began following them before they reached age 60.

Think You're Saving Enough For Your Retirement? You Might Want to Think Again

With medical care and other costs soaring, the portion of pre-retirement pay that Americans will need in retirement to keep the same standard of living is rising, financial planners say. For years, a common projection was that workers needed to replace 70% to 90% of their pre-retirement pay to maintain the same living standard of living in retirement. But now, as medical costs grow, life spans lengthen and fewer retirees receive pensions, financial planners say you'll need more. For many, the golden years mean less travel, more work. Hewitt Associates is more pessimistic than that. Their study predicts that workers will need to replace, on average, 126% of their final pay in retirement. The study, based on 1.8 million employees with 401(k) plans that Hewitt administers, says only 19% of participants are on track to meet their retirement needs. About 67% of workers are expected to have less than 80% of their projected needs. Sheryl Garrett, founder of the Garrett Planning Network, agrees that typical retirement replacement guidelines "just don't go far enough when you factor in the huge health care responsibility that is shifting from the employer's shoulders to ours at retirement." [Click here for entire article](#).



Hospice: Greater Use, More Accountability

Twenty-five years after Medicare began paying for hospice care, the federal health program has issued a new rule calling for hospice providers to track and better account on the quality of care they offer. The rule, which will take effect in December, guarantees hospice patients a say in their treatment plans and requires hospice providers to show they are improving in areas where they have been found deficient.

The move comes at a time when hospice care is growing exponentially but is still vastly underused and under-appreciated, hospice providers and advocates say. About 1.3 million people received hospice services in 2006, more than twice as many as did a decade earlier. For-profit hospices, which accounted for half of hospices in 2005, realized annual profits of about 12 percent from 2001 to 2005, according to the [Medicare Payment Advisory Commission](#). How profitability affects quality of care hasn't been determined. There were 4,500 hospice providers in 2006, up from about 3,100 in 2000, according to the [National Hospice and Palliative Care Organization](#), an industry group based in Alexandria. Last year, Medicare spent about \$10 billion on hospice care, up from about \$3 billion in 2000.



COMING SOON:

5 STAR RATING SYSTEM FOR NURSING HOMES



You can eat at a five-star restaurant or stay at a five-star hotel. By year's end, you'll also be able to select a five-star nursing home.



The [Centers for Medicare & Medicaid Services \(CMS\)](#) has announced plans to implement a one- to five-star rating system for nursing homes to help consumers evaluate a nursing home's quality when selecting a facility. The ratings would appear on the agency's [Nursing Home Compare Web site](#).



CMS will base the ratings on government inspection results, as well as staffing data and quality measures. Yet to be determined is whether the ratings will include other information, such as whether nursing homes treat patients with dementia or those on ventilators.



"We know the public is hungry for information," said acting CMS Administrator Kerry Weems. He said lower ratings "will likely put" nursing homes "on the path to improvement . . . I don't think we're going to see many people who are very anxious to put a loved one in a one-star home." But the new rating system was criticized both by consumer advocates and the nursing home industry, for different reasons.



Toby Edelman, senior policy attorney with the [Center for Medicare Advocacy](#), said that two of three criteria CMS plans to use for the ratings -- staffing data and quality measures -- are "self-reported by nursing facilities and are inaccurate." Edelman said, "Relying on nursing homes to describe accurately how well they are doing . . . just doesn't make sense."



Meanwhile, Bruce Yarwood, president of the [American Health Care Association](#), a long-term care industry trade group, criticized CMS's use of government inspection results as criteria for the ratings and said CMS should consider consumer and staff satisfaction. Yarwood said, "We do not believe that an index which relies on a broken survey system is an accurate way to measure quality"

"Your Life, Your Legacy, Your Lawyers"

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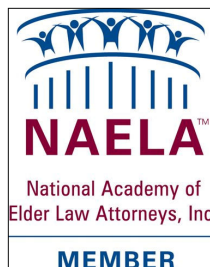
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Your Life, Your Legacy is written by the attorneys of the Coulson Law Group, Wesley J. Coulson and Joseph Ilges, and is published as a service of the Coulson Law Group, 1001 Craig Road, Suite 224, St. Louis, Missouri, 63146; 101 Southpointe Drive, Edwardsville, Illinois, 62025. This is for general purposes only and does not constitute legal advice. For specific questions, you should consult a qualified attorney.



THE COULSON LAW GROUP



No Teleseminars During July—But a Good Excuse!

Thanks to all of you who have participated in the monthly teleseminars recently. We will not host a teleseminar during the month of July, but don't take it too hard.

Wes Coulson, our Managing Attorney, is getting married later this month. He claims he's got too much going on right now. Guess we just have to accept his excuse. Congrats to Wes and Laura on their upcoming nuptials!!

"When your friends begin to flatter you on how young you look, you know you are getting old."

- Mark Twain