

Agenda and Credit Information

Medicare: Addressing Clients' Basic Questions *M. Lalas*
Medicare basics Long-term care problem
Part B enrollment Medicare Advantage
Medicare Part D

Current Options for Paying for Long-Term Care *L. Ershow-Levenberg*
Private pay sources for long-term care
• Long term care (LTC) insurance
• LTC annuity (deferred and hybrid)
New Jersey Medicaid program
• Qualification and benefits • The application process
• Special circumstances

Handling Ethical Issues in Representation of the Elderly *C. Koulosousas*
Identifying the client Preventing conflicts of interest
Determining client capacity Maintaining client confidentiality

Assessing Alternatives to Residential Long-Term Care *S. Edwards*
New Jersey programs supporting Adult day care
Alternative living services Support services

Financial Planning for the Elderly and Disabled *R. Bernstein*
Asset protection: estate planning considerations
Exempt or excluded assets
Using trusts and advanced planning techniques
New legislative changes and potential problems
Reverse mortgages and other related home finance options

Preventing and Recognizing Elder Abuse/Neglect *N. Tomlin*
Financial exploitation Caregiver neglect/abuse *R. Banas*
Nursing home neglect/abuse/negligence
Nursing home duties and liability

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New Jersey Elder Law and Planning Update

Live, Interactive Webinar - Thursday, July 18, 2024

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Learning Objectives

You'll be able to:

Answer clients' basic questions about Medicare Parts B and D, and about Medicare Advantage.

Evaluate options for paying for long-term care, from private-pay options to Medicaid.

Handle ethical issues in representation of the elderly.

Assess alternatives to residential long-term care.

Assist with financial planning, including asset protection and reverse mortgages.

Prevent and recognize elder abuse and neglect.



HalfMoon Education Inc., Your LIVE Education Leader Presents New Jersey Elder Law and Planning Update

Live, Interactive Webinar - Thursday, July 18, 2024



Address clients' basic Medicare questions

Evaluate New Jersey Medicaid and private-pay options for long-term care costs

Handle ethical issues in representation of the elderly

Assess alternatives to residential long-term care

Assist with financial planning

Prevent and recognize elder abuse/neglect

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Webinar Information

Online - Thursday, July 18, 2024

Log into Webinar

8:00 - 8:30 am EDT

Break

11:45 am - 12:15 pm EDT

Morning Session

8:30 - 11:45 am EDT

Afternoon Session

12:15 - 4:00 pm EDT

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Agenda Topics:

- Understanding the Grantor’s Goals and Potential Risks
- Creating Revocable “Living” Trusts
- Creating Irrevocable “Living” Trust
- Creating Testamentary Trusts
- Estate Planning for Individuals with Disabilities

Presented by

Douglas A. Fendrick, Esq., CPA, LL.M., CELA *Founder of Fendrick Morgan Law*
Robert A. Bernstein, Esq. *Law Office of Robert A. Bernstein, Esq., LLC*
Thomas D. Begley, III *Thomas D. Begley III, LLC*

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Faculty

Michael Lalas started in the insurance industry in 2004. He’s worked for several well-known corporations over the years but found his home as an independent agent based in Flemington, New Jersey, where he works to serve his clients instead of companies. Mr. Lalas has spent the last 10 years dedicated to helping seniors navigate the “Medicare Maze” successfully. Through a fact-finding process along with education on their existing financial exposures, he will provide solutions that cap their costs and help bring peace of mind to his clients. As an independent agency, he works with all the major insurance carriers and offers all the plans available: Medicare Supplements, Medicare Advantage, and drug plans along with dental, vision and hospital indemnity plans.

Linda Ershow-Levenberg, Esq., is a partner of the Law Firm Fink Rosner Ershow Levenberg Marinaro LLC in Clark, New Jersey. She advises people who are aging, people with disabilities, and those who are caring for them. Clients seek her advice to save their family home, pay for long-term nursing care, and make arrangements to protect loved ones using trusts, wills, powers of attorney and guardianship. Special needs planning and Medicaid planning as well as probate and estates are a major part of her practice. Ms. Ershow-Levenberg has been in the elder law field since 1995. She was recognized by the Union County Bar Association in 2022 with its first Hon. James LaCorte Trusts, Estates and Elder Law Award. She has been certified (C.E.L.A.) in Elder Law since 1999 by the National Elder Law Foundation, the accrediting body that is recognized by the New Jersey Supreme Court and the American Bar Association, and is a member of the National Academy of Elder Law Attorneys (NAELA).

Constantina Koulosousas, CELA, is an elder law, trusts and estates attorney who assists her clients by crafting and implementing personalized estate plans. These include simple wills, complex trust structures, and everything in between. Part of Ms. Koulosousas’s planning and preparation services includes advising individuals with special needs. She helps these clients by preparing special needs trusts and assisting trustees in the administration of these trusts. She represents clients in guardianships, including complicated, contested hearings and assists appointed legal guardians as to their ongoing obligations. Ms. Koulosousas advises clients on asset preservation strategies for long-term care planning. She represents clients in probate litigation. Ms. Koulosousas also handles estate administration and serves as an advisor for executors, trustees, guardians, and other fiduciaries.

Stacey M. Edwards, Esq., is the founder of Edwards Estate & Elder Law in Watchung, New Jersey. Practicing law for 24 years, Ms. Edwards has focused on estate and elder law for the last 18 years. She serves a variety of clients of all ages, and all levels of wealth, and health. Her passion is to compassionately navigate crises and think outside the box to create plans to provide her clients with peace of mind. She often creates plans and makes recommendations for her clients’ long-term care utilizing what she refers to as her “medicine cabinet of resources” to fully inform her clients on their options for living and care. She zealously advocates for her litigation clients to resolve their legal issues, and protect elders who may be taken for granted or worse, taken advantage of. Ms. Edwards holds an M.S. degree in Justice from The American University and a J.D. degree from Seton Hall University.

Robert A. Bernstein, Esq., has over 35 years of experience in navigating through the complexities of estate law and elder law. His main office is in Parsippany, New Jersey, however, he has satellite offices from Bridgewater to Mahwah, New Jersey in Bergen, Essex, Union, Passaic, Morris and Somerset counties for the convenience of his clients. His practice extends into the specialty areas of special needs planning and guardianships as well as same-sex estate planning. Mr. Bernstein is a member of the National Academy of Elder Law Attorneys, and a member of the Trust and Estates and the Elder Law and Disability Section of the New Jersey State Bar Association. He is a former deputy attorney general of the State of New Jersey where he represented the Division of Taxation. Mr. Bernstein is admitted to practice in the States of New Jersey and New York.

Nicole C. Tomlin, Esq., is a partner at Hanlon Niemann & Wright, P.C. She focuses her practice on estate planning and estate administration for families who have a family member with a disability, creation of first-party special needs trusts and third-party supplemental benefits trusts, guardianship, and accessing services from the Division of Mental Health and Addiction Services and the Division of Developmental Disabilities. Ms. Tomlin serves as a court-appointed attorney to those alleged to be incapacitated and as a court-appointed guardian-ad-litem. While in law school, Ms. Tomlin volunteered with the Domestic Violence Project and served as the Associate Managing Editor of the *Rutgers Journal of Law and Religion*. Ms. Tomlin is a graduate of Bucknell University and Rutgers University School of Law. She holds an L.L.M. degree in Taxation from Villanova University Charles Widger School of Law. She is an adjunct faculty member of the Villanova University Charles Widger School of Law Graduate Tax Department.

Robert J. Banas, Esq., has made his mark as a leading attorney combining hard work and dedication with his courtroom skills and presence. Mr. Banas began his career as a prominent defense attorney representing large hospital systems, where he honed the skills necessary to succeed in representing severely injured plaintiffs in personal injury and medical malpractice cases. Since joining Eichen Crutchlow Zaslow, LLP, Mr. Banas has focused his time on representing victims of medical malpractice. Mr. Banas has also been recognized in Best Lawyers in America: Ones to Watch, Marquis Who’s Who in America and The National Trial Lawyers Top 40 Under 40. He has been published in the *New Jersey Law Journal* on the topics of medical malpractice and professional liability. Mr. Banas is an active member of the New Jersey Association for Justice, the American Association for Justice, and the New Jersey State Bar Association Medical Malpractice Committee.

For more information on the presenters:

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Credit Information

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