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Medicare and Social Security in 2018: A Changing Landscape

As we ring in the New Year, it's important to be aware of changes in Medicare and Social Security that may impact the seniors we serve. Many of the changes, as we've come to expect, involve increases in deductibles and premiums, while others show a prospective decrease in out-of-pocket costs.



Although each participant's situation is unique, here are a few of the changes we will see as the New Year gets underway: [Continue Reading](#)

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ABLE Account Planning

Zisl Edelson, J.D., M.B.A.

Zisl Edelson of Edelson Law in Skokie, Illinois, offers an overview of ABLE accounts in this article, originally published in the American Bar Association's eReport. It is shared with the permission of the author and the American Bar Association.

ABLE accounts allow family members and disabled persons to save money, while maintaining important government benefits, thanks to "The Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act, which Congress passed in 2014. ABLE accounts, which were created by amending IRC Code Section 529, are similar to 529 college plans, and grow tax free. [Continue Reading](#)



Side Effects: A Story of

Dementia, Isolation and Medical Calamity

Shay Jacobson, RN, MA, NMG, LNCC, CNLCP

Martha Kern



Esther was of the opinion that "you get what you expect", from a medical perspective, and she did not expect to get sick.

The day we initially met her, she explained that she could "self-heal" and only occasionally took an herbal supplement to make her body stronger.

A few minutes later, she explained that she had a ruptured cyst on her chest. She said it bled on her sheets at night. She showed it to us, and it looked far more ominous than a cyst.

Esther eventually agreed that day to have a doctor look at it and we took her to the emergency department. There, we learned that it was far more ominous, indeed. [Continue Reading](#)

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Sincerely,

Martha Kern, Chief Marketing Officer

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