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*Emeritus Specialist in Elder Law  
Of Counsel*

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*Certified Elder Law Attorney*

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*Certified Elder Law Attorney*

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*Elder Law Attorney*

If you have clients who need assistance with finding the right place for their ill family member to live and determining how to pay for it, ***we can assist them with becoming eligible for Medicaid.***

If you have clients who are unable to care for themselves and make their own decisions, ***we can assist their loved ones with becoming their guardian.***

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## WORDS TO THE WISE

August 2009

### Post-9/11 GI Bill Implemented

On August 1st, the Post-9/11 GI Bill took effect, making it the most comprehensive education benefit package for veterans since the original 1944 GI Bill. The requirements for basic benefit eligibility include active duty service after September 10, 2001, and the amount of money available to the veteran depends on their length of service. The maximum basic benefit includes payment of the cost of tuition and fees, (up to the cost of tuition at the most expensive in-state public undergraduate institution of higher learning in the state where the veteran is attending school); a monthly housing allowance; and a stipend of \$1,000 per year for books and supplies. Benefits are generally available for 36 months, allowing time to receive a four-year degree based on a nine-month academic year. In addition, some service members will be able to transfer unused education benefits to immediate family members. For more information on this new law, visit the link shown below.

Source: [www.gibill.va.gov/GI\\_Bill\\_Info/CH33/Post-911.htm](http://www.gibill.va.gov/GI_Bill_Info/CH33/Post-911.htm)

### Are You In the Doughnut Hole?

If you have fallen into the coverage gap in Medicare's prescription drug program or want options to help avoid the gap, try visiting the AARP website to use their Doughnut Hole Calculator. Be sure to have your medications and drug plan card handy before you start.

Website: <http://doughnuthole.aarp.org/>

### SAVE THE DATE!

Falls are not a natural part of aging and you can learn how to help prevent them. Osterhout, McKinney & Prather, P.A. and Arden Courts are sponsoring a **Fall Prevention Seminar on Friday, October 9, 2009**. Dr. Jane Mahoney is an Associate Professor of Geriatrics at the University of Wisconsin School of Medicine and Public Health and will be our speaker. Presentations will be from 9:30-11:00 am in the Community Room of Gulf Coast Hospital in Fort Myers. Dr. Mahoney will make a second presentation in Cape Coral at Hope Hospice from 2:00-3:30 pm. More details will follow in next month's newsletter.

