**Useful Tips in Working with the Confusing Health Care and Retirement Systems**

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<http://helpwithaging.com/>

A**-State and federal benefits, and prescription drugs**

There are 2,500 programs available **at Benefitscheckup.**org , including state and federal benefits and prescription drugs.

<https://www.benefitscheckup.org/>

B-Medicare Services from Home Care Agencies, Nursing Homes and other Providers

Under Medicare, home care agencies, nursing homes, and other providers of treatment often make a mistake in dealing with patients. They might tell you that the patient cannot qualify for services anymore because he, or she, is not getting better. Their condition is not improving, and the care will be stopped. THIS IS WRONG. Medicare rules are that care MUST be continued to prevent the patient’s health from deteriorating. The care must continue to be provided under a legal settlement known as the JIMMO decision.

Here is a link to a JIMMO fact sheet you can use when insisting on continued care for someone.

<https://www.medicareadvocacy.org/wp-content/uploads/2018/04/Jimmo-Fact-Sheet-04.2018-00293969xC6348.pdf>

C**-Social Security Benefits**

If someone is drawing **Social Security** benefits, the spouse also qualifies for benefits if they have been married for 10 years. The spouse can get their own benefits, or 50% of the other spouse’s benefits, whichever number is larger.

John Smith and Jane Smith both qualify for Social Security retirement benefits.

Jane’s benefits from working would be $1,500 a month. John’s benefit would be $700 a month, But the spousal benefit is half of Joan’s, or $750 a month.

Total income is $2250 a month, $1500 for Joan and $750 for John’s spousal benefit.

# From AARP:

# Can I collect spousal benefits and wait until I am 70 to collect my own Social Security?

Yes, IF  
 You were born before Jan. 2, 1954. You have reached your full retirement age of 66.

Your spouse is collecting his or her own Social Security retirement benefit.

This makes you eligible to file a “restricted application,” which allows you to collect a spousal benefit while delaying benefits on your own earnings record. To do so, you should state in the remarks section of the [application form](https://www.ssa.gov/retireonline/) that you wish to exclude your retirement benefit from the scope of your Social Security claim. “

The restricted application can be tricky. You need to go to a Social Security office and tell them I want a **restricted** application.

John and Jane are both age 66. Jane’s benefit from working is $1,500 a month. John can collect $750 a month as a spousal benefit. Total family income $2250 a month.

John waits till age 70 because you get a bonus of 8% a year for delaying benefits.

AT age 70, John switches to his own full benefit, which is $1300 a month.

Total family income is now $2800 a month, including $1500 from Joan and $1300 from John.

If Joan dies, John’s benefit at a survivor moves up to her benefit, $1,500 a month. Total household income becomes $1,500. If John dies, there is no change because Joan is already drawing more money than John did.

Think of survivor benefits as life insurance to help your spouse. This can be a reason to wait till age 70 to begin drawing your benefits.

But you may decide you should not wait. Between 66 and 70, you will be giving up four years of benefits. The crossover is about age 80. If you live beyond 80, you will get a bigger check for the rest of your life. If you don’t expect to make it past 80, you may decide to delay benefits,

Very personal and individual decision.

D. **Nursing Home Problems**

Here’s a great guide from expert advocates for seniors

<http://www.justiceinaging.org/wp-content/uploads/2019/01/25-Common-Nursing-Home-Problems-and-How-to-Resolve-Them_Final.pdf?eType=EmailBlastContent&eId=9d78721d-bda6-4cd6-b9d8-1e8df6ecb42f>