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## Is it Medicare or Medicaid?

**A** lot of people have a difficult time understanding the difference between Medicare and Medicaid. Both programs begin with the letter “M.” They are both health insurance programs run by the government.

Medicare is the earned-benefit program for Americans aged 65 or older or disabled. Workers pay into Medicare throughout their working years. The Centers for Medicare & Medicaid Services is the agency in charge of both Medicare and Medicaid, but you sign up for Medicare A (Hospital) and Medicare B (Medical) through Social Security.

You can apply for Medicare online on the Social Security website: [socialsecurity.gov/medicare](http://socialsecurity.gov/medicare). If you are already receiving benefits when you reach 65, or are in the 25th month of receiving disability checks, the Social Security Administration will automatically enroll you.

Medicare Part C (Medicare Advantage) and Part D (Prescription Drug) plans are available for purchase in the insurance marketplace.

Social Security administers the Extra Help program for people with low income and low resources to pay for premiums, co-pays, and co-insurance costs for Part D plans. You can find out more about this program at [socialsecurity.gov/medicare/prescriptionhelp](http://socialsecurity.gov/medicare/prescriptionhelp).

Each state runs its own Medicaid program under guidance from the Centers for Medicare & Medicaid Services. While it does not require paying taxes while working, it does have guidelines about how much income and resources you can have to qualify. Medicaid provides coverage for older people, people with disabilities, and some families with children. Each state has its own eligibility rules and decides which services to cover. You can find each state’s Medicaid program on the Social Security Administration’s website: [ssa.gov](http://ssa.gov).

Medicare and Medicaid are two of the major insurance programs that provide healthcare to the American public. Understanding each program, as well as how the two programs differ, can help you and those you care about find the right healthcare program.

*Source: [blog.ssa.gov/is-it-medicare-or-medicaid/](http://blog.ssa.gov/is-it-medicare-or-medicaid/)*



## Letter From Jan

It's a New Year with hopefully nothing but blessings ahead for 2018! The Jan Dils, Attorneys at Law team want to wish you the best and keep the communications open. You will continue to receive helpful articles from us throughout the year. But please, contact us any-time.

The first article is a simple educational piece. What's the difference between Medicaid and Medicare? Understanding each program and how they differ can help you find the right healthcare program that meets your needs.

Speaking of Medicare and Medicaid, 2018 brings a little bit of extra help to meet Cost-of-Living Adjustments (COLA). Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2016 through the third quarter of 2017, Social Security

and Supplemental Security Income (SSI) beneficiaries will receive a 2-percent COLA for 2018. So, if stashing a little cash was part of your New Year's resolution, just put away a little something you might not even miss and save for a rainy day.

Sincerely,

**JAN DILS** brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans' benefits, Social Security disability benefits and related appeals and claims, her practice remains focused on people, making sure you get the right answers and, above all, results.

## COMMUNITY CORNER



The October Jan Dils, Attorneys at Law Golden Apple Award was presented to **Cathy Dunaway** of St. Mary Catholic School in Marietta, OH. Cathy has taught at the school since 1998 and teaches 5th grade. She was nominated by a fellow educator because of her unique ways of teaching her young students about finances. She uses play money that her students must earn in order to receive certain supplies. She also tutors students after school and tends to be a very compassionate individual. Mrs. Dunaway's selection for the award proved very popular among students and staff. She was joined by her husband, two daughters, son-in-law and her grandson for the award. Congrats Mrs. Dunaway. You deserve this award!

## Employee Spotlight

### Amanda Nicholson

Amanda Nicholson is a graduate of Marietta College with a BA in Journalism. She has been with the firm for almost two-and-a-half years working as a Disability Determination Service (DDS) Specialist on the Jan Dils Social Security team.



When clients come to Jan Dils, Attorneys at Law, there is a sense of relief – especially if they have been caught up in what can be a complicated and overwhelming system. Amanda is an integral part of the team that helps dot the “I’s,” cross the “T’s” and make the whole process run smoother.

“I help clients with forms and act as a liaison between them and their examiners at DDS offices across the country. It's a good feeling being able to see someone with a debilitating condition get the benefits they need during such a trying time.”

Outside of the office, Amanda likes keeping up with her favorite sprint car drivers, going to car shows and taking in rock concerts. She also loves her two cats, Kismet and Missy.

# Social Security Makes a Cost-of-Living Adjustment (COLA) for 2018

**MORE THAN** 66 million Americans on Social Security and Supplemental Security Income (SSI) Benefits will see a 2-percent increase in January 2018. The hike took effect on December 29, 2017 for more than 8 million SSI beneficiaries. (Note: some people receive both Social Security and SSI benefits). For more specific information about the COLA increases as they relate to your benefits, go to this specific link on the Social Security website: [ssa.gov/news/press/factsheets/colafact2018.pdf](http://ssa.gov/news/press/factsheets/colafact2018.pdf). We think you will find it helpful.

The purpose of the COLA is to ensure that the purchasing power of Social Security and SSI benefits is not eroded by inflation. It is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the last year a COLA was determined to the third quarter of the current year. If there is no increase, there can be no COLA.

The CPI-W is determined by the Bureau of Labor Statistics in the Department of Labor. By law, it is the official measure used by the Social Security Administration to calculate COLAs.

Congress enacted the COLA provision as part of the 1972 Social Security Amendments, and automatic annual COLAs began in 1975. Before then, benefits were increased only when Congress enacted special legislation.



Source: [www.ssa.gov/news/cola/](http://www.ssa.gov/news/cola/)

## What's Cooking?

### Fried Rice with Spring Vegetables and Fried Eggs

Chopsticks optional! This month's recipe is from, **Sarah Stout**.

#### INGREDIENTS

1 bunch ramps (about 5 ounces) or 2 bunches scallions, white and green parts separated

2 Tbsp. vegetable oil, plus more for drizzling

1 small shallot, thinly sliced

½ serrano chili, thinly sliced

1 ½-inch piece ginger, peeled, grated

1 large egg, beaten to blend

3 cups leftover cooked rice or other grain

½ bunch asparagus, sliced into 1-inch pieces on a diagonal

1 cup shelled fresh peas (from about 1 pound pods) or frozen peas, thawed

1 tablespoon (or more) white or regular soy sauce

4 Olive Oil-Basted Fried Eggs (for serving)



**DIRECTIONS:** Cut ramp bulbs in half and slice greens into 1-inch pieces. Heat 2 Tbsp. oil in a large nonstick skillet over medium-high. Cook ramp bulbs, shallot, chili, and ginger, stirring occasionally, until fragrant and just softened, about 2 minutes. Add beaten egg and stir to break up; cook just until set, a matter of seconds. Add rice; toss everything together, then let cook without disturbing until rice begins to crisp, about 1 minute. Add asparagus, peas, and three-quarters of ramp greens and toss, breaking up rice as needed. Cook until vegetables are softened, about 4 minutes. Add soy sauce and toss to coat. Divide fried rice among plates. Top each with a fried egg and shower with remaining ramp greens.

## IT'S GAME TIME

### COMMONYMS

What's a commonym you ask?

A commonym is a group of words that have a common trait in the three words/items listed. For example: the words; A car - A tree - An elephant... they all have trunks. These will make you think!

1. Doughnut - Black - Pot
2. Cities - Noses - Songs
3. Slip - Slide - Square
4. Wrapping - Fly - Toilet
5. Moons - Hearts - Clovers
6. Square - Lug - Wing
7. Odd - Irrational - Even
8. Rose - Bay - Stained Glass
9. Forest - Lime - Hunter
10. House - Dragon - Horse

Answers: 1. Holes 2. They all have bridges 3. Knots 4. Paper 5. Pieces in Lucky Charms 6. Nuts 7. Numbers 8. Windows 9. Colors of green 10. Flies



1ST QUARTER / 2018

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*Jan Dils  
Blog*

## Compassionate Allowances: Fast-Track Help for Those Who Need It Most

If you are stricken with a serious medical condition that prevents you from working, time is of the essence to start bringing money in to your household. It's a fragile time on so many fronts. Yet the typical response time to a disability application is three to four months.

However, through the Compassionate Allowances Program, there is hope and help. This program helps identify people whose medical condition is so severe that they obviously meet disability standards. Under the Social Security Act, the Administration considers you disabled if you can't work due to a severe medical

condition that is expected to last at least one year, or result in death.

Many of the claims in the Compassionate Allowances Program are approved based on medical confirmation of the diagnosis alone; for example, pancreatic cancer, amyotrophic lateral sclerosis (ALS), and acute leukemia. The full list of conditions that meet the criteria for Compassionate Allowances is available at this URL on the Social Security website: [ssa.gov/compassionateallowances/conditions.html](http://ssa.gov/compassionateallowances/conditions.html).

Today, almost 500,000 people with severe disabilities have been approved through this fast-track disability process, which has grown to include a total

of 228 conditions. Those results are a comfort. But navigating the system can be challenging. If you or someone you know has a serious disability and needs guidance, please don't hesitate to give us a call at 877.526.3457.

The first consultation is always free.

We are here for you in your time of need.

