

## In Your Corner

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## Good News!

### The Sisters of Charity

Foundation of Canton has two ongoing initiatives focused on improving access, continuity, and the quality of healthcare to families in our service area. The **Stark County Prescription Assistance Network (SPAN)** and the **Bethlehem Project for Oral Health** are two Health Care Access Initiatives designed for these purposes. SPAN represents an innovative approach to meeting the prescription medication needs of the uninsured and underinsured. The Bethlehem Project for Oral Health addresses the immediate dental needs of children and their families.

For more information on these initiatives, visit  
[www.scfcanton.org](http://www.scfcanton.org)  
and click on Healthcare Access.

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## making the most out of less

If you feel like you're always financially behind, you're not alone. In an article by Steven Greenhouse, *Making the Most Out of Less*, he writes that, even for the baby boomers, retirement may not seem as rosy as previously thought.

Everyone knows saving for retirement is important, but many have a hard time doing just that. Most even live paycheck to paycheck, so covering the house payment or car payment sometimes presents a challenge.

"The baby boomers will be the first generation that will do worse in retirement than their parents," said Teresa Ghilarducci, an economics professor and retirement specialist at the New School for Social Research in New York. "And the next generation of retirees will do a lot worse; they fall off a cliff, largely because so few of them will have the traditional pensions that many of their parents and grandparents had."

The article continues to say that "Americans planning to retire in five to ten years could see their golden years tarnished by numerous circumstances, including depressed housing prices, soaring health costs and a fitful stock market that has pummeled 401(k)

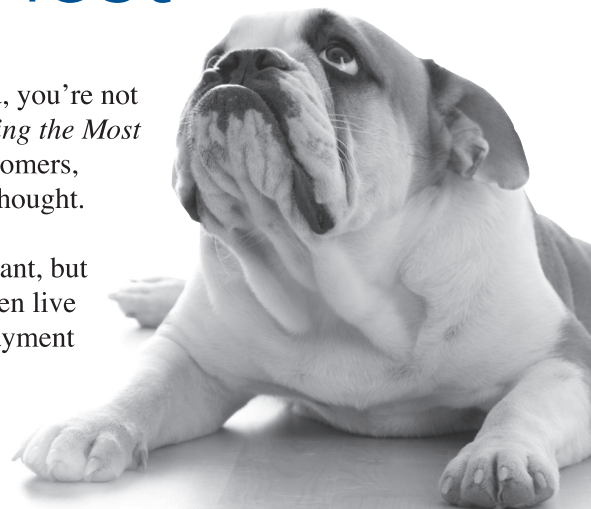
**"No one wants to say that longevity is a problem, but you have to finance your retirement for a longer period of time."**

*- David Certner, the legislative policy director for AARP.*

plans. Not only that, company after company has frozen or eliminated pension plans and many members of Congress are pushing to scale back Social Security benefits – even though half of the nation's retirees receive at least 90 percent of their income from Social Security. Its benefits average \$14,000 a year. So, perhaps it should not be surprising that 45 percent of America's baby boomers are "at risk," without enough to maintain their living standards after they retire, according to the nation's leading center on retirement studies, the Center for Retirement Research at Boston College."

To add to these concerns, people are living longer. "No one wants to say that longevity is a problem, but you have to finance your retirement for a longer period of time," said David Certner, the legislative policy director for AARP. "We certainly encourage people to continue working that extra year or two. That means, not only are you not drawing down for an extra year or two, but you're building up your assets another year or two."

To read more, log onto our website, [www.bulldogattorneys.com](http://www.bulldogattorneys.com).  
You will find the remainder of the article under the Newsletters tab, May 2011.



# Help is on the way!

## FORECLOSURE ASSISTANCE

The Hardest-Hit Fund plan helps struggling Ohioans keep their homes if they are unemployed or underemployed. The plan's goal is to assist homeowners experiencing financial hardship and who are at-risk of mortgage loan default or foreclosure. If you have been unable to qualify for existing loan modification and foreclosure prevention programs, there may still be options for you, as there are several available programs under this plan. Visit [SaveTheDream.Ohio.gov](http://SaveTheDream.Ohio.gov) or [OhioHome.org](http://OhioHome.org) for more information. You may also call 888.404.4674 to speak to a counselor.

## HEALTH AND MEDICAL ASSISTANCE

[OhioFreeClinics.org](http://OhioFreeClinics.org) is a website that advocates for high quality health services for underserved Ohioans. Its goal is to provide hope, healing, medications, and treatment for those without access to health insurance. Visit the website for more information.

## STOP SMOKING ASSISTANCE

Internet sites to help you "kick the habit."

**SmokeFree.gov** is a "one-stop destination for kicking the habit." The site offers many resources, including one-on-one counseling sessions and a calculator tool to show how much money quitting can save you.

**QuitSmokingCounter.com** provides phone and computer software to help monitor the quitting process. The Smoking Counter measures how long you've stopped smoking and how it's improving your health. The site also features regular updates on gadgets such as electronic cigarettes.

**StickK.com** takes quitting seriously! The site not only requires you to sign a contract, it forces you to "put your money where your mouth is." Whatever habit you're kicking, you choose a quitting date and pick a sum you'll send to a person or charity of your choice should you falter.

## Federal Income Tax on SOCIAL SECURITY BENEFITS?

According to the Social Security website, some people are required to pay federal income taxes on Social Security benefits. This usually happens only if you have other substantial income in addition to your benefits. Examples of other substantial income include wages, self-employment, interest, dividends and other taxable income that must be reported on tax returns. No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on IRS rules.

**for more info** about taxation and your Social Security benefits, visit [www.socialsecurity.gov/pubs/10035.html](http://www.socialsecurity.gov/pubs/10035.html) and scroll down to "What You Need to Know When You Are Eligible for Retirement Benefits."



**Social Security**  
The Official Website of the U.S. Social Security Administration



## the mistrust fund

In an editorial commentary by Thomas Donlan, he addresses how Jacob Lew, the director of the Office of Management and Budget—the federal government's chief bean-counter, misled the public on Social Security.

*The Mistrust Fund* states that Mr. Lew "has been telling Americans that there's no need to worry about their Social Security old-age benefits because there's a trust fund, dedicated to paying benefits owed to current and future beneficiaries."

Mr. Donlan argues that, in actuality, Social Security benefits are not guaranteed. He goes on to further say that "Congress has complete power to change them, even for those Americans who are receiving benefits already."

This complete article can be viewed on our website, [www.bulldogattorneys.com](http://www.bulldogattorneys.com). Click on the Newsletters tab, May 2011.

## Obesity's impact on our Health Care System

In a late 2010 Associated Press article addressing obesity care costs, it quotes from a recent study that claims our nation's weight problem has double the impact on our medical costs as previously estimated. The new research claims that \$168 billion, or nearly 17 percent of our medical costs, may be blamed on obesity. That same study estimated that it adds more than \$2800 annually to an individual's medical bills. The individuals doing the new research, John Cawley of Cornell University and Chad Meyerhoefer of Lehigh University, drew two conclusions as to why the costs are twice the previous estimates. One is that past studies relied on self-reported weight and many people understate their actual weight. The second reason the estimates may be larger is that the authors tried to better establish that excess weight was a cause for the medical costs. Previous studies stopped short of saying obesity caused the costs because there was too great a chance other factors could be responsible.

### Cutting the Cost of Health Care

According to the article above, losing weight is one way to cut the cost of health care. But, sometimes it feels like no matter what you do to stay healthy, your health care costs just keep going up and up. TheWeek.com features an article, "Cutting the Cost of Health Care". It addresses why costs are so high, ways to control costs and possible solutions. The rest of this article may be found on our website, on the Newsletter tab, May 2011.

## Medicaid & the Long-Term Care Crisis

Mr. Ryan predicts that the long-term care crisis will get much worse, all related to Medicaid. Medicaid is the state-run health care program that provides health care to low-income and medically vulnerable families, children, pregnant women, the aged, and the disabled residents of each particular state. It is funded by approximately 70 percent from the federal government and 30 percent by state governments. It is not mandatory for states to participate, but they risk losing their federal Medicaid subsidy.

That being said, it is fair to also say that most government funded programs are in dire straits, with the recession hitting the Medicaid program particularly hard since people are not spending as much (state sales tax revenue is down), unemployment is up (state income tax revenue is down), and the federal stimulus money that helped stimulate the program, will not be renewed – even though the recession is still with us.

How does this relate to long-term care? Mr. Ryan states that Medicaid pays the lion's share of the nation's long-term care bill, and with 64 percent of people planning to rely on it for nursing home needs, this translates to a continually strained system. Nursing homes have had their reimbursement rates cut and will probably see more cuts in the future. Many have closed. Overcrowding could become a problem for those that remain open. With increased demand, reduced supply, and reduced financial support, surviving nursing homes will charge more.

In short, long-term care insurance may be something for Americans to consider.

## OHIO Works First

Ohio Works First was established to provide time-limited cash assistance to eligible families through Ohio's Temporary Assistance to Needy Families program which emphasizes employment, personal responsibility and self-sufficiency. Applications are completed and processed at county Departments of Job and Family Services.

Visit [jfs.ohio.gov/factsheets/OWF.pdf](http://jfs.ohio.gov/factsheets/OWF.pdf) for an informative downloadable document containing eligibility requirements, statistics and more.

The following is from an article written by J. Brendan Ryan, an East Walnut Hills-based insurance agent.





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## The Office Update

Matt Carona, formerly a law clerk for our offices, is now an attorney for Regas & Haag. Carona graduated from The Ohio State University and Cleveland State. He is also a graduate of Perry High School. He has been with us since 2008.

Additionally, Jennifer Belden joined the law firm as a part-time Legal Assistant. She is a graduate of Jackson High School and Kent State University.



## Ashland County ASSISTANCE

Our website has been updated with Ashland County's hot meal sites and community services that are available to its residents. Many counties provide these services and are listed there as well. If you are in need of assistance with food, clothing, medical providers, prescription services and more, visit [www.bulldogattorneys.com](http://www.bulldogattorneys.com). Click on your county and you will find a list of community services available to you.