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December 2015

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Medicare Eligibility: More Than Age 65

This year
Medicare is
celebrating its
golden
anniversary!
Signed into law in
1965 by President



Lyndon B. Johnson, Medicare and Medicaid began as basic insurance programs for those without health insurance. More than 19 million Americans enrolled in Medicare by July 1, 1966. In 1972, Medicare eligibility was extended to qualifying individuals with disabilities.

Today there are more than 50 million Americans who are covered by Medicare. Originally created to provide medical coverage to individuals age 65 and greater regardless of income and medical history, the program has expanded to include other groups.



SOUTHERN CALIFORNIA

WORKERS' COMPENSATION BLOG

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IN THIS ISSUE

PAGE 2

From My Blog

Southern California: A Beach Lover's Paradis

PAGE 3

Recipe of the Month: Holiday Eggnog Snickerdoodle

PAGE 4

What's Happening....

Medicare Eligibility – Age 65 and Over

Generally, all individuals at least age 65 who are citizens or permanent residents of the U.S. are eligible for Medicare. You must be a resident of the U.S. for at least 5 continuous years to qualify.

Medicare Eligibility – People with Disabilities

Individuals with disabilities who have been receiving Social Security Disability (SSDI) or Railroad Retirement Board disability benefits for 24 months are eligible for Medicare. The 24 months is a waiting period before becoming eligible for Medicare. Medicare beneficiaries who are disabled must continue to qualify for SSDI benefits or railroad disability benefits or they will lose eligibility.

Medicare Eligibility – Other Categories

The Medicare program has made certain groups eligible for Medicare regardless of their ages. These are:

- Individuals receiving continuing dialysis for end stage renal disease or those who need a kidney transplant – along with certain other conditions – or
- Individuals with amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease) and who are eligible for SSDI

Note that there is no Medicare dependent coverage. In other words, each person must qualify on an individual basis. For example, if you are eligible for Medicare, your spouse under age 65 is not eligible unless she qualifies on her own in another category.

You can find complete eligibility information in this informative Social Security Administration <u>brochure</u>.

From My Blog

No Increase Coming for Social Security Recipients

For four decades, recipients of <u>Social</u>
<u>Security benefits</u> could count on a slight increase every year. Now, for the third time since 2010, there will be no increase.



This cost-of-living adjustment (COLA) is vital

as it helps recipients keep up with rising costs and inflation of daily life. According to a *Los Angeles Times* report, this lack of a COLA will affect 70 million Americans. This includes federal retirees, disabled veterans, and recipients of Supplemental Security Income (SSI). Read more...

Southern California: A Beach Lover's Paradise

We are lucky to live in Southern California,



where just a short car ride can land you at some of the best beaches in the U.S.

Here are our choices in no particular order. Which one is your favorite?

Laguna Beach in Orange County offers warm, white sands that are perfect for a jog or a sunset picnic. Enjoy the cool, clean water but be careful of strong tides. Stroll through the nearby town for some shopping or a gourmet meal.

San Diego County's **Coronado Beach** stretches for more than a mile in front of the famous Coronado Hotel and features tide pools and strong surf. Bring your pooch to play in the waves at the northern end's Dog Beach.

You can find **El Matador Beach** just north of Malibu. It's a romantic, quiet spot with lots of hidden coves and nooks to explore. Don't forget your camera to capture towering cliffs and haunting sea stacks left after ocean erosion.

Venice Beach, just south of Santa Monica, is where the action is. You'll find a street circus with entertaining weight lifters and sand sculptors. Stroll the boardwalk to enjoy flea markets, artists and lots of food.

La Jolla Cove near San Diego is a small gem slipped between lofty sandstone cliffs. Protected by the San Diego La Jolla Underwater Park Ecological Reserve, snorkelers and scuba divers will revel in the marine life attracted by artificial reefs.

Explore **Crystal Cove State Park's** secluded beach, underwater reefs and wooded areas. Located just outside Newport Harbor, you'll enjoy tide pools and the many trails available for hiking, horse–back riding and mountain–biking.

If you or a loved one has been denied <u>Worker's Compensation</u> or Social Security Disability (SSDI) benefits, it's important to get an attorney experienced in these

types of cases involved immediately. **Call 800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, <u>Social Security attorney in Van Nuys</u>, can help you navigate the application process for the best possible outcome for you and your family.



Recipe of the Month:

Holiday Eggnog Snickerdoodles



Eggnog flavor is infused into the cookie with this delightful recipe, perfect for the holiday season.

Ingredients

- ½ cup butter, softened
- ½ cup shortening
- 2 cups plus 1/3 cup sugar, divided
- 1 large egg
- 1 teaspoon rum extract
- ½ cup evaporated milk
- ½ cup refrigerated French vanilla nondairy creamer
- 5–1/2 cups all–purpose flour
- 1 teaspoon salt
- 1 teaspoon baking soda
- ½ teaspoon ground nutmeg

ICING:

- 1 cup confectioners' sugar
- 5 to 6 teaspoons refrigerated French vanilla nondairy creamer

Directions:

- 1. Preheat oven to 350°. In a large bowl, cream butter, shortening and 2 cups sugar until light and fluffy. Beat in egg and extract. In a small bowl, mix milk and creamer. In another bowl, whisk flour, salt and baking soda; gradually add to creamed mixture alternately with milk mixture, beating well after each addition.
- 2. In a small bowl, mix nutmeg and remaining sugar. Shape dough into 1–in. balls; roll in nutmeg mixture. Place 2 in. apart on ungreased baking sheets; flatten slightly with bottom of a glass.
- 3. Bake 10-12 minutes or until lightly browned. Cool on pans 2 minutes. Remove to wire racks to cool completely.
- 4. For icing, in a small bowl, mix confectioners' sugar and enough creamer to reach desired consistency. Pipe snowflake designs on cookies as desired. Yield: 7-½ dozen.

Recipe courtesy of <u>TasteOfHome.com</u>

What's Happening in Southern California

in Jan 2016

January 1, 2016

Rose Bowl Football Game

Pasadena

January 1 - 10:00 am

La Jolla Polar Bear Swim

La Jolla Shores

January 3

Camarillo Marathon 2016

Freedom Park, Camarillo

January 4

The Awesome 5K, 10K, 15K, Half

Marathon

Santa Monica

January 7

First Thursdays Art Walk

Laguna Beach

January 17 – 24

San Diego Restaurant Week

San Diego

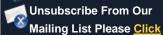
January 25

34th Annual Wine Classic

Loyola Marymount University, Los

Angeles











This email is intended for [EmailVar]

Thanks for reading!