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## MEDICARE RETURNING TO AN OLD-FASHIONED IDEA: HOUSE CALLS

Looking for ways to save money and improve care, Medicare officials are turning to the old-fashioned idea: house calls.

The experiment called Independence at Home, is a nostalgic throwback to the way medicine was practiced decades ago when the doctor arrives at the patient's door carrying a big black bag. Done right, house calls could prove to be a better way of treating very sick, elderly patients while they can still live at home.

A key study, published in 2014 in the Journal of the American Geriatrics Society (<http://onlinelibrary.wiley.com/doi/10.1111/jgs.12974/full>), found that primary care delivered at home to Medicare patients saved 17% in health spending by reducing their need to go to the hospital or nursing home.

In addition to Medicare's usual house calls payment, doctors in the independence at Home project get a bonus if patients have at least 5% lower total Medicare costs than what is expected for a similar group of beneficiaries. Medicare keeps the first 5% of the savings and the house call providers can receive the rest.

Under the law creating the program, practices can participate as long as they make house calls to at least 200 patients with traditional Medicare who have been hospitalized and received rehab or other home health care within the past year. To qualify for care, patients must have trouble with at least two activities of daily living, such as dressing or eating. The health care providers must be available 24 hours a day, seven days a week. They make visits at least once a month to catch any new problems early, and more often if patients are sick or there's an emergency.



## INHERITING LONG TIME FAMILY VACATION HOME

Co-ownership with family can work, however, siblings tend to be more forgiving of other siblings, but their spouses don't have the same motivation to compromise. So the siblings can often times be caught between their spouse and their siblings. Financially strapped siblings may also seek to just cash out of a long time investment.

The best way to avoid controversy is to have a family discussion while the parents are still alive to explore everyone's expectations and desires. Some of the considerations should include the following:

- Meet and decide if you ultimately want to sell or keep the property.
- If you wish to keep the property, and everyone is willing to share ownership, the family should draw up legal documents to prepare for the future. This can include a Joint Ownership agreement, Trust or Limited Liability Company.
- Key issues are how and when the property should be used and how expenses are paid.
- Include basic operating rules like schedules, cleaning, smoking, use by non family and damage.
- Consideration should be given as to how ownership should be passed onto future generations.
- Determine how ultimately siblings can be paid off, how would the price be determined.

