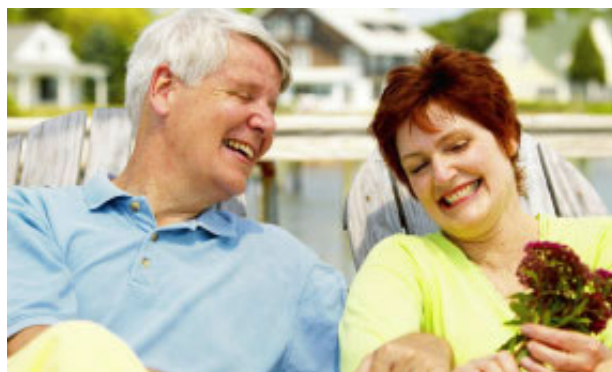


Byrd & Byrd, LLC

April 2014



Byrd & Byrd, LLC
14300 Gallant Fox Lane, Suite 120
Bowie, MD 20715
Tel: (301) 464-7448
Fax: (301) 805-5178
www.byrdandbyrd.com

Dear Jacqueline D.,

WELCOME to the latest edition of the Byrd & Byrd email newsletter! We hope that you enjoy this newsletter and find helpful information along with the latest news from Byrd & Byrd. Happy Reading!

BE SURE TO CHECK OUT OUR UPCOMING EVENTS FOR MAY AND JUNE!

Obamacare means you may need to consider Estate Planning to ensure your family will receive your assets

As Sandhya Somashekhar of the Washington Post pointed out on January 23rd, if your health insurance is through Medicaid, in certain states, including Maryland, the government can recoup its medical costs (including premium subsidies to low-income citizens) by putting a lien on your property and collecting it from your probate Estate after you die. The Maryland regulation defining when Maryland can lien your property is COMAR (Code of Maryland Regulation) 10.09.24.08.24.15 A-3. "Regulations and Recoveries." In Maryland these "payback" claims include recipients of "community" Medicaid who received benefits after they were age 55.

As a practical matter this means that the house you wanted to pass on to your children may instead have to be sold to repay the government for any money that it paid for your medical care or which it gave you as an subsidy to lower the cost of your insurance premium.

Under the 1993 changes to Medicaid the states have the option of recovering the benefits you received for routine medical care. The argument being that if the government gave you a benefit you should pay it back if you are able.

As the Washington Post points out, one perceived problem with the new law is that the people who qualify for Obamacare's expanded Medicaid coverage must enroll in Medicaid. These people do not have the option of getting a tax subsidy to purchase insurance on the open market. In essence, if you earn less than \$45,960 per year you have to accept Medicaid coverage and the potential that the government will seize your assets after death. Someone who earns more than \$45,960.00 can get a tax subsidy, buy insurance on the open market, and not worry about the government seizing their assets after death.

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**Byrd & Byrd Voted
 Best Attorney in Bowie
 4 Years in a Row!**

The practical take-away from the implementation of this part of Obamacare is that Estate planning may be more important than ever. The new law may have financial consequences for you and your family that won't be seen until after you die. Proper planning can make sure that you and your family have both health insurance and the ability to pass on family assets after death.



Medicaid Mondays

Byrd & Byrd is very excited to announce a new, upcoming and recurring monthly event. On the second Monday of every month, Attorney Jessica Estes will host an informal seminar to discuss Medicaid and answer your Medicaid questions. We are calling these mini-seminars "Medicaid Mondays". The first Medicaid Monday will be held on Monday, May 12th from 5:30 - 7pm at the Byrd & Byrd office in Bowie. Light refreshments will be provided.

If you or someone you know may be interested in attending Medicaid Monday, please RSVP as soon as possible as space is limited to 10 per session. RSVP to bblackford@byrdandbyrd.com or by calling 301-464-7448. If you unable to make it to May's session, don't worry - we have sessions already scheduled for June 9th and July 14. All sessions will be held from 5:30 - 7pm.

The Byrds in Israel

Toby and Jackie were able to fulfill a life-long dream when they visited Israel in the early spring.



Here, the fearless "Mother Byrd" rides a camel in the city of Jericho. That's where the walls came tumbling down, so we're glad history didn't repeat itself, and Jackie alighted from the camel ride unscathed. They had a wonderful time and hope to repeat the trip with their family.

An Added Benefit from Your Caffeine Fix?

YouTube Video of the Month

Here at Byrd & Byrd, we want to make the monthly newsletter enjoyable to read, attractive to view, and interactive for our readers. What better way to accomplish that than to post our favorite YouTube video each month.

Check out the video by clicking the following link.

[YouTube Video of the Month](#)

Testimonials

"I cannot express how glad I am that we chose your firm. I will be sure to recommend your services to anyone I know that needs them."

-C.F.

"[Byrd & Byrd] did an outstanding job. Your demeanor worked great with my aging parents and my family was very pleased after working with you."

-C.B.

Solomons, MD

Senior Moments Publications

Jackie Byrd has published two books in recent years. *Senior Moments* and *Senior Moments 2*; both comprehensive and clearly written books for "Seniors and those who

For some, it's the tradition of steeping tea leaves to brew the perfect cup of tea. For most seniors, it's the morning shuffle to a coffee maker for a hot jolt of java. Then there are those who like their wake up with the kind of snap and a fizz usually found in a carbonated beverage.

Regardless of the routine, the consumption of caffeine is the energy boost of choice for millions to wake up or stay up. Now, however, researchers at the Johns Hopkins University have found another use for the stimulant: memory enhancer.

[To read this article in its entirety, [visit this link.](#)]

love them". They are based on weekly "Senior Moments" columns originally written for publication in the Bowie Blade-News of Bowie, Maryland and the Crofton News-Crier of Crofton, Maryland.

**Click Below to
Purchase Your Copy
Today
[Senior Moments 2](#)**

Jackie's Senior Moments Column

To read Jackie's Senior Moments Column, please check out the [Byrd & Byrd blog](#).

UPCOMING EVENTS

May 2, 2014 (Friday) Bowie Family Caregiver Program Christ Community Church in Bowie, MD 6pm - 10pm

Jackie Byrd will be speaking at 7:30pm and will be part of a panel discussion at 8:30pm. This is your chance to come ask lots of questions about your caregiving needs and concerns. This event is sponsored by the Family Restoration and Healing Center. For more information, call Karen Thompson at 240-667-1849.

Christ Community Church is located at 1925 Mitchellville Road, Bowie, MD 20716.

May 3, 2014 at 9AM (Saturday) Walk to Cure Arthritis 2014 Eleanor Roosevelt High School in Greenbelt

Attorney Joshua Winger will be at the Byrd & Byrd table for this event. Please stop on by and visit with Josh and see how Byrd & Byrd can help you. Registration for the Walk begins at 9AM and the Walk starts at 10AM. This event will take place RAIN OR SHINE.

Eleanor Roosevelt High School is located at 7601 Hanover Parkway, Greenbelt, MD 20770.

May 12, 2014 (Monday) Medicaid Monday Byrd & Byrd Office in Bowie, MD 5:30pm - 7pm

Attorney Jessica Estes will be hosting an informal seminar to discuss Medicaid on the second Monday of every month. We are calling these events "Medicaid Mondays". The first Medicaid Monday will be held on Monday, May 12th from 5:30 - 7pm at the Byrd & Byrd office in Bowie.

Jessica will discuss the basics of Medicaid and answer any questions you may have. Light refreshments will be provided. Please RSVP as space is limited to 10 per session. RSVP to bblackford@byrdandbyrd.com or by calling 301-464-7448.

May 21, 2014 (Wednesday)
The Importance of Financial Health Planning
Bowie Senior Center
10am - 2pm

An attorney from Byrd & Byrd will participate in the panel discussion titled "The Importance of Financial Health Planning and Important Documents" at the Bowie Senior Center from 10am - 2pm. Bowie Senior Center is located at 14900 Health Center Drive, Bowie, MD 20716.

May 23, 2014 (Friday)
Bowie Senior Center Vendor Fair
Bowie Senior Center
10am - 11:30am

Attorneys from Byrd & Byrd are anxious to welcome you to their information display at the Bowie Senior Center Vendor Fair from 10am to 11:30am. Stop by for one of our famous York Peppermint Patties and to ask your questions to our attorneys. Bowie Senior Center is located at 14900 Health Center Drive, Bowie, MD 20716.

June 7, 2014 (Saturday)
BowieFest
Allen Pond Park in Bowie, MD
11am - 6pm

Attorney Tim Leahy will once again anchor the Byrd & Byrd booth at Bowie Fest 2014. Bowie Fest is held at Allen Pond Park from 11am to 6pm. In addition to helpful materials at our booth, you can eat some of our famous York Peppermint patties and ask Tim your burning legal questions.

YouTube
Video of the Month

Here at Byrd & Byrd, we want to make the monthly newsletter enjoyable to read, attractive to view, and interactive for our readers. What better way to accomplish that than to post our favorite YouTube video each month.

Already given up on your New Year's Resolution? Well if you are looking for a friendly reminder of some things we can always resolve to do, here's some advice from the Kid President on some things we should say more often:



Kid President's 20 Things We Should Say More Often

If you are interested in having an Attorney from Byrd & Byrd speak to your organization, or at a special event, please contact us at 301-464-7448.

About Our Firm

The Law Firm of Byrd & Byrd, LLC provides services in Elder Law and Construction Law, a rare combination that reflects the passion and life experience of its partners. The firm is also a general practice firm that manages issues of family law, personal injury, wrongful death and medical malpractice.

Known for building strong long-term relationships with our clients, the firm's attorneys excel at making complicated legal issues easier to understand. Whether assisting a contractor, subcontractor, builder or property owner with contract or construction litigation, or helping an elderly client find appropriate housing, apply for Medicaid eligibility, or execute powers of attorney, the firm offers wise and experienced counsel and guidance.

[Our Mission Statement](#)

Byrd & Byrd, LLC is dedicated to protecting and serving senior citizens and those who love them. Our key objective is to give our clients the gift of information, so that with their knowledge, they can achieve all the benefits that the law guarantees. We will always perform our mission in strict accordance to the law and the highest possible moral and ethical standards

Contact Information

Byrd & Byrd, LLC

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Fax: 301-805-5178
www.byrdandbyrd.com



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