



License # NR 30211219 & NR 30211929

GET READY FOR HURRICANE SEASON

Hurricane Season, which lasts from June 1 through November 30, is almost here and now is the time to prepare. Last season brought us Hurricane Michael, which struck the Florida Panhandle and was one of the most powerful hurricanes to ever make landfall in the United States. Even though South Florida was spared, that monster storm reminded us of the destruction hurricanes can cause. Early forecasts are predicting a less active season for this year, although it takes only one storm to disrupt our lives. Even relatively weaker storms can cause widespread power outages for many days.

If you or a loved one lives in Palm Beach County, we recommend that you visit www.discover.pbcgov.org for emergency management resources under "Residents/Emergency Services." You will find a Hurricane Planning Guide which covers a plethora of information including evacuation maps, post-storm safety and tips on protecting your home, boat and pets.

Broward County residents can go to www.broward.org/hurricane, the official hurricane site for Broward with many helpful links. Martin County residents should visit www.martin.fl.us and enter "Disaster Preparedness" in the search bar. Regardless of your location, we also recommend looking online for a list of nearby grocery stores and gas stations with generators.



One of the most important aspects of hurricane planning is to determine whether or not you will have to evacuate. If you reside in a high-risk area or cannot safely remain in your home due to medical issues, you must have a plan in place now. Potter Nursing Service is happy to assist our clients with finding a safe place to stay if they are not sure about where to go in the event of an evacuation.

Riding out the storm in a hotel may be a good option for some, but reservations must be made well before a storm arrives. For people unable to secure a hotel room or not suitable for regular shelter placement due to medical conditions, staying in a healthcare facility is an alternative. Keep in mind each facility has different fees and conditions for accepting guests during an emergency. Each county also has Special Needs Shelters for impaired or disabled residents with no other sheltering options. Registration forms, which Potter Nursing Service provides to all clients, must be completed in advance.

All facilities and shelters ask that evacuees arrive prepared with personal needs such as toiletries, a radio, batteries, flashlights, bottled water, clothing, non-perishable foods and medications for at least one week. You should also have an up-to-date list of your medications as well as a record of your emergency contact numbers, including your doctors' contact information.

With a little thought and preparation now, we can help to make the upcoming hurricane season safer and less worrisome for everyone. Our staff will be contacting clients and caregivers in the coming weeks to review their plans for managing natural disasters or any other emergencies that may arise.



More Woes for Policyholders of Long-term Care Insurance

Our staff has been receiving more negative comments from clients regarding their long-term care insurance policies. Common complaints include premium increases, mountains of confusing forms, unpaid claims or claims not paid in full, payments sent to the incorrect address and long elimination/waiting periods before benefits begin.

Ron Hurtibise recently wrote an informative and timely article, "Premiums Skyrocket for Long-term Care Insurance", for the Sun Sentinel on February 4th. This article mentions that many companies are withdrawing from the long-term care insurance market partly due to increased life expectancy and inflation. Those companies that are still offering policies are increasing their premiums for both new and existing customers – in some cases up to almost 100 percent over the next three years. Those policyholders who are not able to pay higher premiums often must accept reduced benefits.

Yvonne Potter-Krueger, President of Potter Nursing Service, recently shopped around for long-term care insurance and was shocked by the prohibitive premiums. She chose not to purchase a policy even though she clearly understands the benefits of insurance from her many years in the healthcare industry.

Potter Nursing Service can assist clients with submitting claims to most providers or with finding an insurance agent who will help find the right policy for you. Keep in mind we often receive limited information about our clients' existing policies and claims due to privacy regulations, but we will do our best to help manage this often stressful process.

All insurance companies and providers are different, so it is important for you to be familiar with your policy. We urge you to call your agent or insurance provider with questions before you file a claim to prevent unpleasant surprises when you need to take advantage of your policy benefits.



New Mileage Rate for 2019

Effective January 1, 2019, the Internal Revenue Service increased the standard mileage rate used to calculate deductible costs of operating automobiles for business use from 54.5 cents to 58 cents per mile. This is the rate we use when reimbursing office staff for miles driven during the course of business. We don't bill our clients for mileage expenses, so don't forget to reimburse your caregivers for any miles driven in their vehicles while providing services for you. While we recommend that our clients use the IRS mileage rate, any agreements regarding auto expenses are between you and your caregivers. Some clients, for example, ask their caregivers to keep detailed mileage logs while others prefer more casual arrangements.