

Attorney Timothy P. Crawford, CPA, CELA*, CAP**
wanted to share this information with you.

Social Security Adds New Online Medicare Application

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Time was when Medicare eligibility and one's full retirement age for Social Security were both 65, but that's no longer the case. While Medicare's age of eligibility remains 65, Social Security's full retirement age is now 66 for those just becoming eligible, and this will soon rise to 67. But just because you're not signing up for Social Security yet doesn't mean you should postpone signing up for Medicare. In fact, there are financial penalties for delaying Medicare enrollment.

The Social Security Administration (SSA) has just launched a new service that allows people to enroll online for their Medicare benefits even if they are not yet ready to file for Social Security benefits. About a half million Americans enroll in Medicare each year without applying for Social Security benefits.

"This new online Medicare application will make it easier for more people to enroll in Medicare," says Joe Baker, president of the Medicare Rights Center. "It saves them a trip to the Social Security office, and they can complete the application at home, at their own pace." The SSA says its Medicare application takes less than 10 minutes to complete.

You can use the online Medicare application if you are at least 64 years and 8 months old, do not want to start receiving Social Security benefits in the next four months, and live in the U.S. or one of its territories or commonwealths. The application guides you through a brief set of questions that will help you consider either filing for Social Security *and* Medicare benefits, or filing only for Medicare. There are links to more information for people who have questions.

To use the new online application, visit www.socialsecurity.gov/medicareonly. You can also see a promotional video starring the "Patty Duke Show" cast.

For answers to questions about whether or not you should enroll in Medicare, visit the Medicare Rights Center's [Medicare Interactive](#), a free, web-based counseling tool.

**“Those Who Plan Ahead Win.
Those Who Don’t Plan Ahead Lose.”**

This article is not intended as legal advice. It is basic information. I would recommend that you call Attorney Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Timothy P. Crawford can be reached toll-free at 1-888-634-6675. When you call in, please mention the fact that you have read this article.

*Attorney Timothy P. Crawford is a Board Certified Elder Law Attorney(CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

**Timothy P. Crawford was invited to join the Council of Advanced Practitioners of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. The Council of Advanced Practitioners (CAP) is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated the top in the nation by Martindale Hubbell. A Service that provides an independent rating of the quality of attorneys.

**GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE,
MILWAUKEE & RACINE**

**“Helping Families in Wisconsin for Over 40 Years to Protect Their Assets from
Nursing Home Care Costs”**

“A majority of text has come from an article prepared by Attorney Howard S. Krooks, friend of Attorney Timothy P. Crawford, is used here with permission.”

FORM DISTRIBUTION CODE SHEET – FORM: ARTICLE PASSWORDS FOR YOUR COMPUTER

NEW CULL NO CULL

(NOTE TO FORM TYPIST: INCLUDE THIS SHEET WITH ANY FORM BEING CHANGED OR CREATED, & MAKE THIS SHEET THE LAST PAGE OF THE FORM SAVED IN THE COMPUTER.)

BELOW IS A LIST OF THE LOCATIONS WHERE THE ATTACHED FORM WILL GO:

- A. TPC (all forms)
- B. SAM (all forms)
- C. RACHEL (all forms for Masters) TO BE PUT IN:
 - T19 #1 – Maxi
 - T19 #1 - Mini
 - T19 #2 Package
 - Crisis
 - Pre-Plan
 - BOTH Package
 - SPA #1 – Maxi
 - SPA #1 - Mini
 - Probate Avoidance Pkg. (PAP)
 - FFLT #1 Will Pkg
 - FFLT #2
 - FOLDERS IN CONFERENCE ROOMS (Library, JP’s Office, & BK)
 - CREDENZA– Sections A, C & D of T19 #2
- D. LYNN & NINA - FFLT SIGNINGS
- E. ELLEN (T19 Update forms and Signing Pkgs forms)
- F. HEATHER (Starter Packages and NOY Packages)
- G. FORMS IN FILES FOR UPCOMING APPTS (Signing Box & TPC’s Office)
- H. TAMI - Marketing Pkg: L&L Co-Counsel Pkg. Teaser/Order Pkg.
- I. TOP TEN - Tami
- J. WEBSITE – Tami & Howard Reverse Mortgage Folder - Tami
- K. SEMINAR FOLDERS – Rachel, Tami, Howard & Heather
- L. T19 MANUAL - Lynn & Rachel RESOURCE BOOK – Lynn & Rachel
- M. DEATH PKGS. – Kay & Lynn

THE FOLLOWING FORMS SHOULD BE GIVEN TO TPC AND ALL STAFF:

- 1. Maps
- 2. Locate File Form
- 3. GO TO Next Labels
- 4. Report Request Form
- 5. TPC Fax Sheet
- 6. Form Distribution Code Sheet
- 7. General Codes Sheet
- 8. 50% Discount Certificates