

# Community Connection

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Committed to Our Clients and Community Since 1993



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Gregg Page  
*Founding Partner*

Steve Eichenblatt  
*Founding Partner*

Lee Bernbaum  
*Partner*

Brian Bennett  
*Partner*

Brett A. Marlowe  
*Partner*

Nick Shannin  
*Of Counsel*

Liz Isola Rembert  
*Director of Business Development*

Amanda M. McClure  
*Associate Attorney*

Bonnie Dillon  
Erica Hopkins  
John Parrell

Chelsea Emons  
Daphnee Casimir  
*Paralegals*

Deb Chaudhry  
*Accounts Administrator*

Anastacha Eva Constant  
*Front Desk & Community Relations Coordinator*

Carlos Sanchez  
*Runner*

214 E. Lucerne Circle  
Orlando, FL 32801  
Phone: 407-386-1900  
Fax: 407-386-1901  
1-800-664-9544

## HEALTH-CARE REFORM: THE GOOD, THE BAD, AND THE UNKNOWN

We have many clients with health-care needs, ranging from emergency room visits to life-sustaining treatment. Because of the expense of medical care, however, we normally look to an insurer for assistance. Many clients, however, come to us without any health insurance. They may have been denied coverage due to a preexisting illness; they were too old to remain on their parents' coverage; or they may have been dropped by their insurer altogether.

The circumstances, however, are changing. With the implementation of the 2010 Affordable Health Care Act (aka "Obamacare"), numerous changes are either coming on January 1, 2014, or have already taken effect. Borrowing from Clint Eastwood's famous movie title, here is a brief discussion of the "good, the bad, and the unknown" parts of health-care reform.

**THE GOOD:** Many desirable changes went into effect when health-care reform passed. Dependent children up to age 26 can no longer be dropped from their parents' policies. This is also true for children with preexisting conditions, protecting an estimated 17 million children from being left uninsured. Over 100,000 adults have already enrolled in a federally-run insurance plan for those with preexisting conditions. And the new law bars insurers from canceling policies on sick people, ending a practice that had caused 10,000 people a year to have their policies rescinded.

In addition to expanded coverage, health-care reform is saving consumers money. How? Private insurers are required by law to spend at least 80 to 85 percent of their premium revenues on medical claims or quality improvements, or they must pay a rebate to consumers. In 2012, insurers paid \$1.1 billion in rebates, over \$150 per family. Health-care reform has so far also reined in health-care costs. Despite concerns to the contrary, Medicare Advantage premiums have fallen by 10 percent, and enrollment has risen by 28 percent since the law was passed. Finally, health-care reform appears to be

improving the quality of care. The percentage of Medicare patients requiring readmission to the hospital within 30 days of discharge dropped from 19 percent over the past five years to 17.8 percent in the last half of 2012, an improvement due in large part to penalties imposed by Medicare for poor performance, and financial incentives paid by Medicare to providers to encourage better coordination of care after a patient leaves the hospital.

**THE BAD:** With all of the good results, what is the catch? One such "catch" is the new requirement that everyone participate or be subject to a tax penalty. This prevents the young and healthy from "rolling the dice" by not carrying insurance. The problem is that we were already paying for many of these individuals. Despite their belief that they didn't need insurance, nonetheless, due to injury or disease, they wound up at emergency rooms across the nation without the ability to pay for their treatment, ultimately posing an even larger burden on taxpayers.

The second negative is the prospect of higher health-care premiums. While this is certainly a possibility, it must be noted that health-care premiums have been going up, sharply, every year *before* this health-care reform was passed. In fact, the average premium increase in 2012 was 30 percent lower than before the reform passed.

**THE UNKNOWN:** Social Security and Medicare both yielded great uncertainty when the programs were introduced. Health-care reform is certainly no exception, with a phased introduction of new and different rights and obligations each year. Where the need is this important, however, patience would indeed be a virtue while allowing for the program to settle in, particularly with the differing versions that will exist in different states. As additional information becomes available, we at Page, Eichenblatt, Bernbaum & Bennett will do our best to provide you with updates and will always be attuned to our clients' health-care needs.



## 2013 IOA 5k Corporate Run

PEB&B had its largest turnout, with 18 participants! The team ran and walked in support of Billy Brown.

# BILLY'S BATTLE

By Liz Isola Rembert

Director of Business Development, Page, Eichenblatt, Bernbaum & Bennett, P.A.

This year's Gasparilla half-marathon took on new meaning for Gregg Page and Steve Eichenblatt, founding partners of Page, Eichenblatt, Bernbaum & Bennett, P.A.

Gregg and Steve were running to help raise funds for 14-year old Billy Brown, son of Ted and Regina Brown. Ted Brown is a 25-year veteran of the Orange County Sheriff's Office and grew up in Winter Park, Fla. Captain Brown has dedicated his life to fighting crime in Orange County and has remained a longtime friend of the firm.

Billy was diagnosed in October 2012 with a rare and stubborn form of leukemia called ETP, or Early T Precursor. After much testing and research, the doctors and Browns determined that the Amplatz Children's Hospital at the University of Minnesota would be the best location to treat Billy.

Realistically, the expenses associated with Billy's lifesaving transplant are so extraordinary that Ted and Regina could not do this alone. This crucial medical procedure will require both Billy and Regina

to live in Minnesota for 3-6 months and for Ted to travel and visit them during Billy's transplant and recuperation.

On February 24, Gregg and Steve, along with Ted and Chip Brown, as well as Kurt Spengler, a partner with Wicker, Smith, O'Hara, McCoy & Ford, P.A., ran for Billy. Not only did they reach the 13.1-mile finish line, but they met all their fundraising goals for the Brown family.

On March 4, Billy, Ted, and Regina were flown to Minnesota by the Corporate Angels, an organization that helps patients get to their destinations for treatment. The family was greeted with banners and friendly faces of support. Billy underwent the transplant on March 24 after undergoing intense chemo and radiation to get his body ready. He is fighting an intense battle for his life and we are asking for everyone's prayers and support. To follow his progress, go to [www.caringbridge.org](http://www.caringbridge.org), Billy's Battle.



Amanda M. McClure

## Welcome Our New Associate

Page, Eichenblatt, Bernbaum & Bennett is pleased to welcome Amanda M. McClure as an Associate Attorney with the firm. She comes to the firm after graduating from the Barry University School of Law, where she was a member of Delta Theta Phi Law Fraternity. Her prior work experience includes serving as intern for The Office of the State Attorney for the Ninth Judicial Circuit (Orange and Osceola Counties) and in the development office for Coastal Communities.

Amanda graduated from Palmetto High School and received her Bachelor of Arts degree in business management from Eckerd College in St. Petersburg, and her Master of Business Administration degree from Nova Southeastern University in Ft. Lauderdale, Fla. While in college, Amanda played four years of intercollegiate tennis, served as Student Athletic Committee Representative, and received the Most Valuable Player and Leadership awards.

Amanda is very close with her dad and grandmother and loves to travel. She traveled abroad to Poland and Australia for study-abroad programs in law school. She enjoys taking trips with her father to go snowboarding and surfing, and continues to play tennis in her spare time.

We are thrilled to have Amanda join our team!

## Paws in the Park walk

PEB&B once again funded a "pack" for the SPCA of Central Florida's 19th Annual Paws in the Park walk on February 9, 2013. The participants raised a total of \$325 for the SPCA, which goes to support adoption fairs, spay/neuter clinics, and other operational costs of the SPCA.



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214 E. Lucerne Circle • Orlando, FL 32801

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Fax: 407-386-1901

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