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How to Cover Medical Expenses After An Accident (When You Don't Have Insurance or Money)

Few stresses in life match the financial pressure you may be forced to endure after an accident. Particularly, if you can't work for awhile. Your medical provider wants payment now, but you are struggling just to pay your regular monthly bills. And you're thinking, "I didn't cause the accident". Why doesn't the other guy's insurance pay for my medical treatment?"



Well, sorry to say, legally the "other guy's" insurance can avoid paying everything, but repair or fair market value for your vehicle, until your case is settled or tried in court.

But there are ways to receive top-notch medical

treatment if you have no health insurance, Medicaid, or Medicare available, and you don't have the money to pay for it:

(1) You seek "med pay" from your own auto insurance policy. "Med pay" is insurance money, available under most

auto policies, to pay for your medical bills. Typically available in amounts of \$2,500 to \$5,000.

If your injuries are minor, you may want to seek "med pay" by yourself. Call your agent and ask how much "med pay" is available. Next, submit your medical bills to your agent and request payment using your "med pay." Do this in writing, and save a copy of your letter, and copies of the bills you send, for your own records. Also, ask for written confirmation when these bills have been paid.

If your injuries are serious, "med pay" will not cover all the medical expenses. Then move on to your next option. (2) You contact your medical providers and request them to file a "medical lien". The law provides that if a medical provider submits a "lien" in

your personal injury case, they get paid before you do. Doctors like that (who wouldn't).

Many medical providers want to know that you are working with an attorney before agreeing to a "medical lien". They want assurance that you hired an experienced lawyer who will recover medical expenses in your case. At Steffens Law Office, we will contact any reluctant medical provider, and encourage them to file a lien with us. We have even gone so far as to prepare the "lien" for them.

The critical mistake which you must avoid is a lapse in treatment, or the "other guy's" insurance agent will say, "you must have gotten better". In the insurance world, "I didn't have the money to treat" is not an excuse. To be successful, you must treat medically until your doctors say they can do nothing more for you (Maximum Medical Improvement). If not, you typically do more damage to yourself, and your case.

Call, write, or visit our website for more information:

www.steffensinjurylaw.com

A Note From Bill

Well, signs that January must be about over are all around us: Most everyone is already fed up with winter, has experienced a severe cold or the flu, has completely abandoned their New Year's resolution, and really wishes that they'd booked that cruise they were thinking about in October. Cheer up! We're all in the same boat (it's just not a cruise ship). We've added a "recipe" column which I think you'll enjoy. The plan is to share only "signature" recipes: the really good ones that every family looks forward to. Like the featured, "Cory's Hot Winter Fruit Compote." No winter festivity in our family would be quite the same without it. If you're a "foodie" (there are lots of us out there), then you have one more good reason to read on...
(recipe on pg 2)

Tips for Defending Yourself from Abusive Creditors

With this uncertain economy, people are becoming overwhelmed by their inability to manage their debts. Creditors begin calling in an attempt to collect what they are owed. The Fair Debt Collection Practices Act [FDCPA] was created in order to protect debtors from unscrupulous and threatening collection agencies.

Creditors use collection agencies to collect their debts. These agencies are prohibited by the FDCPA from harassing or threatening you. **They are bound by the FDCPA not to act, or contact you, in an improper manner.** You are protected from abusive collection tactics.

- They may not phone you prior to 8:00am or after 9:00pm.
- They may not call more than once per day if you have already spoken to the creditor.
- They cannot contact you at work if they have been informed that either you or your employer disapproves of these calls.
- They cannot contact other individuals to discuss your debt.
- They may not threaten you



with any action beyond a lawsuit and legal judgment enforcement. They are also prohibited from sending you any communications that look as if they are legal contracts, or suit papers, if they are not.

- They absolutely are not allowed to threaten, yell, or use obscene language of any kind.

Your attorney will be able to enforce the Fair Debt Collection Practices Act on your creditors if they are in violation. While creditors may work to collect the money due, they are restricted in the means that they may use to do so. The law allows them to collect their

debts, but it protects the debtor from harassment and abuse.

Here are some tips to keep your life free from abusive creditors:

- Send a written request to the collection agency to stop contacting you by telephone.
- If your creditor has called your place of employment, you or your employer should forbid the calls. This can be done verbally or in writing.
- **Hire an attorney to help you, and inform the collection agency of the attorney's contact information. Once you are represented by an attorney, any and all contact from the collection agency must cease.** They are

required to only contact your legal representative. This is not only the case if you hire an attorney to handle your bankruptcy, but also if you want to have them act as your representative in your financial matters.

It is important to note that if you file for bankruptcy – either Chapter 7 or Chapter 13 – your creditors are required to stop contacting you immediately. If they continue to contact you, you should immediately inform your attorney.

Your financial situation does not leave you at the mercy of creditors. You have options and the FDCPA to ensure that collection agencies treat you respectfully.

For more information, call, write, or visit our website: www.steffensbankruptcylaw.com

Scan this code for more information.



Cory's Hot Winter Fruit Compote

Preheat oven to 350 degrees. Drain peaches, apricots, pears, and pineapple. Combine drained fruit with cherry pie filling in greased 3-quart baking dish. Add brown sugar and spices; mix well. Sprinkle with almonds.**

Bake for 20 minutes or until bubbly.

Yield: 15 servings

** Make ahead to this point.

- 1 (16-oz.) can sliced peaches
- 1 (16-oz.) can apricots
- 1 (16-oz.) can pears
- 1 (16-oz.) can pineapple
- 1 (21-oz.) can cherry pie filling
- 1/2 cup packed light brown sugar
- 1/2 teaspoon cinnamon
- 1/8 teaspoon nutmeg
- 1/2 cup slivered almonds

Thanks for the Referrals

Our success depends on your continued satisfaction, and on the family and friends you refer to us.

Thanks for your help. We appreciate the trust that you have placed in us. Please continue to remember to pass our name on to people who could use our help.

A Common Estate Planning Pitfall: Overlooking the Difference Between “Designated Property” and “Probate/Trust Property”

Many people make the mistake of preparing a Will or Trust, signing these documents, and then closing their estate planning file...forever. Big mistake!

Here is why. Your property passes to your heirs in only one of two ways: (1) by Designation, or (2) through Probate or Trust. By “designation,” I am referring to the process of identifying certain property for transfer to others by “POD” (pay on death) or “TOD” (transfer on death) or “JTWRWS” (joint tenancy with right of survivorship). All such “designations” transfer property at your death without the necessity of Probate or Trust.

A “Probate” procedure in court, or a Trust, only transfers property not previously designated. For example, a bank account which has no designated beneficiary. A Probate or Trust is needed to distribute this bank account to the heir(s).

So here is the problem. If your Will says that “Jack” gets the contents of your bank account, but the account is already designated “POD” to “Jill,” then Jill gets the bank account. A property designation always trumps a Probate or Trust transfer



because designated property legally transfers immediately after death – before the Probate ever begins or a Trust can transfer.

How can you avoid this pitfall?

1) Contact all of your account holders (banks, brokerage firms, IRAs, etc.) and ask for an information printout of each account showing ownership, present value of the account, and any beneficiary designations. This, by the way, is a very simple

task— usually accomplished with one keystroke on a computer.

2) Then request the same type of printout on all life insurance policies. I am reminded of a surviving spouse who’s deceased husband had been previously married. She and her children were very upset to learn that the beneficiary on the decedent’s life insurance policy had not been changed, and all was going to his x-wife. A simple oversight by the decedent – dramatic outcome for his heirs.

3) Next, obtain a copy of all your property “ownership documents”: real estate deeds, vehicle titles, and even cattle brands should be collected. Note: if you leave all of your cattle to “Jack” in your Will, but “Jill” is named as the joint owner on the brand – “Jill” gets the herd.
4) Once all of this information is collected, place it in

your Steffens Law Office estate planning notebook under “Inventory”. If you do not have a notebook, call us and request one.

5) After you have organized this information, review it to see whether your property is designated, or not, according to your present wishes. Otherwise, your carefully drafted Will or Trust, could become meaningless. ■

Thinking About Starting a Corporation or LLC?

Now is the perfect time of the year to set up a new business entity. We can show you how to protect your personal assets, and, depending on your situation, perhaps save some money on taxes as well.

Our program reviews your business goals, explains the differences between a Corporation and an LLC, collects what little information we need to get you started, prepares and files all necessary legal documents, conducts your initial entity meeting(s) and provides you with a business notebook. *Call or write for more information.*

We Appreciate You

Thank you for choosing our firm for your legal needs. We hope that you will think of us as “your law office”.

If you have a legal question, give us a call. If we don’t practice in the legal area you need, we can refer you to another experienced attorney who will meet your needs.

Apples Work Magic on Bad Cholesterol

What delicious, and inexpensive, fruit raises good cholesterol?

According to the Center for Advancing Exercise and Nutrition Research on Aging at Florida State University, apple pectin – the white stuff under the apples skin – binds to cholesterol in your gut and ferries it out of the body.

In one recent study, a group eating 2.5 ounces of apple per day experienced a 23% decrease in LDL (“bad” cholesterol), and increased



their HDL (“good” cholesterol) by 3-4% - a boost difficult to achieve with drugs or exercise.

Cholesterol is manufactured in the liver. Statin

drugs, such as Lipitor, reduce cholesterol very effectively by blocking an enzyme needed to make it. The problem is that statins can be hard on the liver, which is why people who take statins must have a blood test periodically to determine if the liver is becoming irritated or inflamed.

So why aren't apples prescribed for high cholest-

terol as avidly as statin drugs? One reason may be that statins account for 6.5% of all drug sales in the United States, and earn drug companies approximately \$26 billion per year. That's a lot of apples.

Consider prescribing yourself a couple of apples a day to lower your bad cholesterol.

There may really be something to the old adage “an apple a day keeps the doctor away.”



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In This Issue

- How to Cover Medical Expenses After an Accident
- Tips for Defending Yourself from Abusive Creditors
 - A Common Estate Planning Pitfall
 - Apples Work Magic on Bad Cholesterol
 - Note from Bill
- Recipe for Cory's Hot Winter Fruit Compote



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