Communiqué

The Academy of Medicine of Toledo & Lucas County

January/February 2011

2011 Academy of Medicine Election Results

At The Academy of Medicine Annual Meeting on Thursday, January 13, election results were announced. At the festivities, Dr. William H. Treuhaft was installed as 2011 President by outgoing President Dr. Salvador E. Peron.

Officers elected include: Dr. Steven M. Ariss, President-Elect; Dr. Steven J. Rubin, Vice President; and Dr. Terry M. Gibbs, Secretary. Councilors elected to a two-year term include: Drs. Michael S. Applebaum, Robert S. DiSalle, Charles L. Filipiak, Donald K. Hickey, Richard A. Schwartz and David C. Vicente. Newly elected members of the Nominating Committee include: Drs. James A. Tita and Beth A. White.

Coding Confidential

Q: What is the correct way to bill a layer closure for a sebaceous cyst and a lipoma for both Medicare and Private Payors?

A: Wound closures are billed the same way regardless of carrier or reason for the defect, except for simple closures that are included with the excision codes. Layer closures are Intermediate repairs, so they should be reported with CPTs 12031-12057, depending on the size and location of the wound.

Coding Confidential is written by Kathy Stull, CPC, CMRS. Ms. Stull is president of Superior Resources, Inc. If you have a question for Coding Confidential, email it to KathyStull@SuperiorResources.info. Your question will be answered by return email and may be included in a future issue.

Immunization

Dr. Barbara Gunning, Toledo~Lucas County Health Department, reported an increased number of pediatricians (about 97%) utilizing state software programs like IMPACT in their offices, which is contributing to improved immunization of children. However, a significantly low number of family physicians and internists (about 54%) use IMPACT. Immunization against preventable diseases is one of the most cost effective measures based on the gravity and severity of diseases in a community. Outbreaks of preventable diseases have erupted when patients or their families increased the duration of time for booster doses. Increased incidence was also seen in other countries like Japan and Sweden when they omitted booster doses for certain vaccinations. The Academy Community Health Commission suggests increased awareness of the benefit of immunizations within the community, increased accessibility and affordability for patients and their families to receive them and measures taken to increase availability of the vaccines to health care providers.

We NEED Your Email Address!

In order to provide the most timely information to it's members, The Academy of Medicine would like to communicate with the membership by email. Please provide your email address to The Academy by email at lwealton@aol.com. Thank you in advance for providing The Academy with your email address.

Input and Information Request

The Toledo Bar Association's Lawyers & Doctors Committee is seeking your input. Your input is requested as our committee's purpose is "to provide a forum for discussion, exchange of ideas and information relevant to the issues which affect the practice of law in those areas that involve both doctors and lawyers".

With all of the health care changes on the federal level, I'm sure we have local issues and concerns. What are these? It would be very helpful to the committee if you would rank order the hot items.

Please be so kind as to provide me with your hot issues by sending them to me by email at krluckner@hotmail.com or leave me a voice message at 419/531-8217. As I am now retired, I have time to devote to these issues that involve both professions.

Thank you for your time, energy and commitment to enhance what we already have in Toledo between The Academy of Medicine and the Toledo Bar Association.

Kleia R. Luckner, RN, CNM, JD
Chair, Lawyers & Doctors Committee
Toledo Bar Association

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A Strategy for the "Blended" Family

Remarriage can complicate estate planning, especially if one or both spouses have children from a prior marriage. In an unblended family, assets are usually left to the surviving spouse, who eventually leaves them to the couple's children. But this simple plan isn't always the best approach for blended families.

An Uncertain Outcome

A surviving spouse is free to do whatever he or she wishes with inherited assets. Sometimes, decisions that are made create family conflicts. For instance, if a surviving spouse makes poor investment decisions with the estate assets, there could be very little left for any of the children to inherit. It's also possible that, after inheriting the estate, the surviving spouse could draw up a new will that excludes stepchildren and favors the spouse's children from a previous marriage, a new husband or wife, or someone else entirely.

A Protected Inheritance

There is a way to protect both spouse and children. It's called a "qualified terminable interest property" (QTIP) trust. A QTIP trust is often used to make sure that:

- A surviving spouse receives a lifetime income.
- Children from a previous marriage receive the trust's assets after the spouse's death.
- The trust assets are professionally managed.

Like any trust, a QTIP trust is a flexible legal arrangement. A trustee holds and manages the assets in the trust for the benefit of its beneficiaries. A QTIP trust provides the surviving spouse with a lifetime income, but he or she cannot change the trust beneficiaries. When the spouse dies, the trust assets go to the beneficiaries named by the trust's creator.

The Tax Impact

Thanks to the marital deduction, the assets in a QTIP trust are not included in the trust creator's taxable estate. They are included in the surviving spouse's estate. Nonetheless, careful planning is essential.

Key Decision

With any trust, the trustee's effectiveness is a critical success factor. If you decide to create a QTIP trust for your spouse and children, legally, almost anyone can be your trustee. Before you choose, however, be sure you consider a potential trustee's investment skills, reliability, stability, and availability to serve your family.

Having an institution such as Fifth Third Bank serve as your trustee is a sound plan because we have the investment skills and experience to manage your trust assets. We also have longevity — we have been here for over 150 years. We'll be here to serve your beneficiaries for as long as the terms of your trust require.

If you want to explore whether a QTIP trust would meet your needs, please contact us. We'd be pleased to discuss your situation and desires. For further information, please contact:

Beth Carr	419-259-7884
Erika Rizzo	419-259-0234
Maureen Brown	419-259-0204

Fifth Third Private Bank is a division of Fifth Third Bank offering banking, investment and insurance products and services. Fifth Third Bancorp provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and registered investment advisor providing brokerage and investment advisory services. Investments and Investment Services:

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Are Not Insured By Any Federal Government Agency		Are Not A Deposit

Insurance products made available through Fifth Third Insurance Agency, Inc. Fifth Third does not provide tax, legal or accounting advice.

Please contact your tax advisor, accountant or attorney for advice pertaining to your personal situation.

Your Dollars at Work

Once again we would like to say ***THANK YOU*** for your contributions to the United Way campaign last year. In the last Communique' we were unable to share our final campaign number, but we can now tell you United Way of Greater Toledo surpassed our goal, raising $13.4 million dollars for the community! Your individual support was vital to helping us achieve this success. Outside of the campaign, there are not as many opportunities for us to tell you stories of how your donations are making a difference. Many of our stories speak to the work of the programs we fund at other nonprofits but we want to take this opportunity to share a story from our very own United Way 2-1-1.

Imagine a 46-year-old single mother living in downtown Toledo with little money and even less resources. While struggling to survive, this mother begins to notice she is less able to support her family and consequently the food in the cabinet begins to dwindle. Not sure what to do or where to go, the woman decides to walk into the United Way 2-1-1 office to seek assistance. United Way 2-1-1 was not only able to help the woman with food assistance but also referred her to other programs in the community to help in her daily struggle.

Your donations are directly helping similar clients meet their basic needs to carry on with their lives. After this client left the United Way 2-1-1 office she continued to advocate by telling her friends of the assistance and kindness she received. You may see people every day in similar situations and you may be able to help by simply suggesting they dial 2-1-1. United Way is about more than just about giving. We also encourage people to advocate and volunteer. To find out how you can get involved or to learn more about United Way's vital work in our community or United Way 2-1-1, visit www.unitedwaytoledo.org.

Academy Retired Fellows Health Insurance Plan

As an Academy member, you have 30 days from the date of your retirement to enroll in The Academy of Medicine Retired Fellows Health Insurance Plan. To be eligible, you and your spouse must be at least 65. This plan is intended to provide you with affordable medical and prescription drug insurance and is offered through The Academy of Medicine.

If you are enrolled in Parts A and B of Medicare at the date of your retirement, you are eligible to enroll immediately in The Academy of Medicine Retired Fellows Health Insurance Plan. You can complete an application form prior to your actual date of retirement to make certain there is no break in your insurance coverage. But remember, you must enroll within 30 days of your retirement date to be eligible for The Academy program.

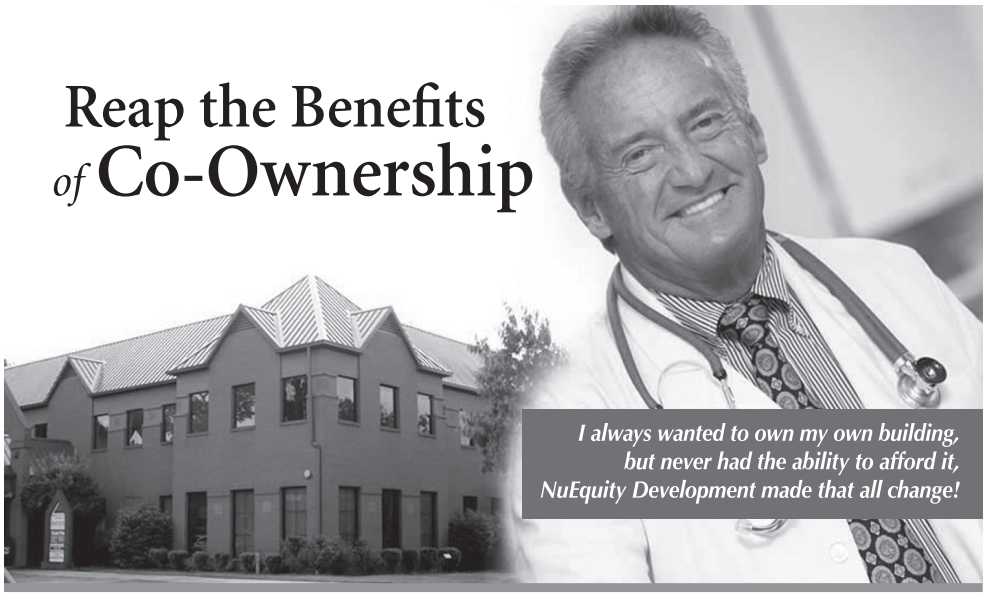
If you do not wish to enroll in The Academy of Medicine Retired Fellow Health Insurance Plan, you may purchase individual coverage on your own. Because you probably have had credible insurance coverage, you can apply for individual coverage immediately after you retire so there is no break in coverage. Please note that if you do not enroll in The Academy of Medicine Retired Fellows Health Insurance Plan and elect to purchase insurance on your own, you cannot enroll in The Academy plan at a later date.

Remember that you are eligible for Medicare the first of the month in which you turn 65. While you are automatically eligible for Medicare Part A (hospital services), at no charge, you must apply for Medicare Part B (physician services). The government charges for Medicare Part B and you can arrange for that charge to be deducted from your Social Security check if you are collecting social security at the time of your retirement. Contact your Social Security office if you have any questions about applying for Medicare or paying for Part B.

When planning for your retirement, remember to check into The Academy of Medicine Retired Fellows Health Insurance Plan. If you have any questions regarding the plan, please contact Jan Schutt by phone at (419) 471-3131 or via e-mail at jm.schutt@gmail.com.

Submit an Article to *Healthy Living News*

The Community Relations & Communications Commission is recruiting contributors to The Academy Corner in *Healthy Living News.* Articles for the monthly publication are approximately 300 words and can be sent to Dr. Ron Shapiro at rshapiro@edok.com. Maintaining the presence of ***The Academy Corner*** in *Healthy Living News* favorably keeps The Academy of Medicine in the public eye, as well as its members.



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In Memoriam

Homer F. Schroeder, MD
9/26/1920 - 12/19/2010

Marios C. Boucouras, MD
10/26/1921 - 12/20/2010

Jack M. Kenyon, MD
12/27/1915 - 12/23/2010)

Louis C. Ravin, MD
3/25/1912 - 12/28/2010

L. Reed Cranmer, MD
8/13/1920 - 1/12/2011)

Get Involved with Your Academy

If you would like to become more involved with The Academy of Medicine, please ask to be appointed to a commission or committee. Appointments were made at the January Council Meeting, but vacancies occur on the five commissions, including Community Relations & Communications, Judicial & Internal Affairs, Membership Services, Education & Professional Affairs and Community Health, as well as the Mediation Committee. If you have any questions or if you would like to volunteer to be on a commission or committee, please contact Lee Wealton at 419/473.3206 or by email at lwealton@aol.com.

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