

# ARONBERG & KOUSER, P.A.

*Attorneys At Law*

Cherry Hill • Philadelphia • Somers Point

[www.430lawoffice.com](http://www.430lawoffice.com)

**(856) 429-1700 • 1-800-49JUSTICE**

Highlights of Legal News & Information



*(Left to Right) Joseph Musso, Edward Lopez, Robert Greenberg, William Stopper & David Kouser*

**(856) 429-1700**

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**Free Consultation**

**Nursing Home Abuse**

**Malpractice**

**Auto Accidents**

**Slip and Falls**

**Product Injuries**

**Work Injuries**

**Social Security Matters**

**Municipal Courts**

**Criminal Matters/DWI/DUI**

**Wills/Living Wills**

**Real Estate**

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**Cherry Hill**

430 Route 70 West • Cherry Hill, NJ

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599 Shore Road • Somers Point, NJ

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## Nursing Home Admission Agreements

*Part Two of A Three Part Series*

*By Joseph Musso, Esq.*

Depending upon the size and affiliation of the nursing facility, an admission agreement (or admission contract) may be from four to ten pages or more. Some contracts are all inclusive. Other contracts are shorter with additional papers that have to be signed separately. Examples of additional paperwork not included in the smaller contract, but have to be signed, would

be authorizations to photograph the resident or request for beautician services.

Contracts may include, but are not limited to, the following information:

- Resident's personal and insurance information may be listed.
- Your acknowledgment of the payment sources the facility will

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## Think Twice Before Lending Your Car . . .

*By William Stopper, Esq.*

You'll pay for your friend's bad driving, too. If your friend borrows your car and crashes it, you'll have to file a claim with your insurance company. You'll have to pay any deductible that applies, and your rates will probably go up as a result of your claim.

**Tip:** If your friend didn't have permission to take your car, in most cases you won't be held liable for the damage. But if your friend



is uninsured and causes damage that exceeds your policy limits, the injured party can come after you for medical and property damage expenses. Best bet? Don't lend out your car.

## Nursing Home Admission Agreements, *continued*

accept.

- Conditions for collections of non-payment.
- Room rates and what they include.
- Bed holding policy and associated charges.
- Nursing services and therapies provided.
- Charges for therapies, durable medical equipment, pharmacy items, physician service, laundry, beautician or barber services.
- Services not included such as telephone, cable, sitters and private nurses, and transportation services such as ambulance.
- Summary of services and expenses Medicare and Medicaid will and will not cover.

- The advance payment policy and requirements for private pay residents, co-payments, or services not



provided by Medicare or insurance.

- The refund policy for private pay residents.
- You may be asked for authorization for the facility to take the resident's picture.

It is becoming a common practice for nursing homes to take pictures of residents. You may find their pictures on medication charts and medical charts. Nurses are to compare the pictures to residents before administering medications or treatment. Pictures on these charts help to insure that the correct person is receiving their medications and treatments.

- You will be asked to agree and sign a patient certification and authorization to release information and payment request. These forms are needed and used for Medicare, Social Security, and insurance companies.
- Patient's Rights and Responsibilities. You will be asked to acknowledge that you have received this list. Federal law requires the nursing home to give you this list.

## Giving Back To The Community

**It is our goal to educate the general public concerning their rights and duties under the law. We view this goal as a way to give back to the community by helping to make our family of clients knowledgeable in all aspects of legal responsibility and protection of their families.**

**If you have an interest in having our Attorneys host a free seminar for your Union Local, Civic Group or Organization please contact our Administrator Cathy Schaefer.**

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## Thank You For Your Referrals

Our firm receives many new clients as a result of referrals from clients and other friends of our firm. We would like to thank everyone who refers friends and family to our firm. We appreciate the trust and confidence you show in us by making these referrals.

Thank you for recommending us when someone you know needs legal help. We welcome and encourage referrals, and we will strive to provide top quality legal service to everyone you refer.

**Aronberg & Kouser, P.A.**



## Client Service

### **Guiding values**

Our pledge to each client is always to do our best every time you call on us for legal help.

Here are several guiding values that our firm holds dear:

### **Client interest**

Whether we are representing someone injured in an auto accident or managing complicated nursing home matters, we always focus on the best interests of our clients.

### **Flexibility**

Our years of counsel and trial experience tell us when it may be best for a client to litigate or settle.

### **Forward thinking**

Anticipating what may happen next in each phase of a case and constantly foreseeing the final step — a trial — help us stay ahead of the curve.

### **Hard work**

Diligence, to us, means committing all of our experience, creativity and energy to each client's case.

### **Hope**

Clients often ask for our assistance after they have tried several other approaches that failed to deliver results.

### **Passion**

We will struggle on behalf of the little guy facing powerful adversaries.

We hope that the quality of our service always pleases you.

## FIRM NEWS

### **Aronberg & Kouser, P.A. Recovers Large Award For Car Accident Victim**

On December 7, 2001, plaintiff M.G., 23, a waitress, was driving her Chevrolet Cavalier car in Cinnaminson, when she was rear-ended by a Cadillac driven by D.N..

Claiming permanent injuries, M.G. sued D.N. for vehicular negligence.

Following summary judgment on liability, the case proceeded on damages only.

M.G. visited a chiropractor where an MRI revealed disc bulges at the L4-5 region. She received five to eight months of physical therapy but did not undergo surgery or receive any injections. She claimed that the injuries were permanent and prevented her from participating in recreational activities or standing for long periods of time. Her medical bills were covered by insurance and she sought an unspecified amount for past and future pain and suffering.

Defense counsel argued that M.G.'s injuries lacked permanency and a defense expert opined that she did not have any bulges.

The jury found for the plaintiff and awarded \$100,000 for pain and suffering.

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## Watch Out For The Dog That Bites

Watching out for dogs that bite is good advice for pet owners and animal lovers alike. Dogs may be man's best friend, but anyone who has been bitten will agree that the bite is worse than the bark. While there are many sayings about dogs and their owners, once a bite occurs, the law too has something to say — about responsibility for the injury, and damages.

• **Liability For Dog Bites.** The old saying that "every dog gets one free bite" was once a correct statement of the law. Owners were liable for the acts of a pet only if it was known to be vicious. The old rule began changing many years ago, at least as to pet dogs. Today, most states hold dog owners responsible for damages caused when their dog bites someone under the legal theory of strict liability.

There can also be parties legally responsible for your injuries in addition to the dog's owner, such as the owner of the property where the bite occurred. In many cases, the dog owner's insurance (or property owner's insurance) will be the source of compensation for you.



## THE TRUTH ABOUT OUR CIVIL JUSTICE SYSTEM

### Studies Show No “Lawsuit Explosion”

We hear a lot in the media these days about “tort reform” and “legal reform.” These are efforts by big businesses and insurance companies to change our civil justice system. They want to make it harder for people hurt by unsafe products — and victims of other kinds of injuries — to recover compensation for their injuries and losses. They also want to limit the amount of damages injury victims can recover. In arguing for change, big businesses and insurance companies try to persuade people that the number of lawsuits is increasing too fast and laws should be changed to stop this. They also complain that the size of awards to injury victims is growing. But studies done by the federal government and unbiased organizations show they are wrong.

#### Fewer Tort Cases In All Courts

According to several studies, the number of tort cases (mostly personal injury cases like product liability

and auto accident cases) has fallen significantly over time in all courts.

Big businesses and insurance companies will continue to argue that laws should be changed. But when you hear this, remember the truth. Businesses and insurance companies want new laws to help them boost profits at the expense of consumers. The laws businesses and insurance companies want will protect them from paying for their wrongful behavior and make it much harder for injury victims to get fair compensation. Know that the evidence proves the number of lawsuits and size of awards all *declined* in recent years, and that contrary to what big businesses and insurance companies say, there is no “lawsuit explosion.” When you hear businesses and insurance companies complain that too many injury lawsuits are hurting their business, remember the true facts and oppose their efforts to weaken laws that protect injury victims.


  
*Best Wishes*
  
*For A Happy & Healthy 2008*

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### *Free Consultation*

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#### PERSONAL INJURY MATTERS

Auto Accidents      Work Injuries  
 Slip and Falls      Nursing Home Abuse  
 Product Injuries      Malpractice

#### OTHER LEGAL MATTERS

Social Security      Wills/Living Wills  
 DWI/DUI      Real Estate  
 Criminal Matters      Traffic Violations