

Legal Insider



FROM THE DESK OF CHARLES D. HANKEY

Pool Safety Tips to Help Protect Your Family

Swimming is a great recreational sport that can be enjoyed by people of all ages. But it's important to know how to be safe while you're in the water. Death by drowning is the leading cause of injury related death of children one to four years of age. That terrible statistic is one that every parent of a child should keep in mind each time they allow their child to swim.

In the spirit of summer safety, we'd like to offer these annual swimming safety tips from the American Red Cross:



- Swim in designated areas supervised by lifeguards.
- Always swim with a buddy; do not allow anyone to swim alone.
- Never leave a young child unattended near water and do not trust a child's life to another child; teach children to always ask permission to go near water.
- Have young children or inexperienced swimmers wear U.S. Coast Guard-approved life jackets around water, but do not rely on life jackets alone.
- Maintain constant supervision.
- Make sure everyone in your family learns to swim well. Enroll in age-appropriate Red Cross water orientation and learn-to-swim courses.
- If you have a pool, secure it with appropriate barriers. Many children who drown in home pools were out of sight for less than five minutes and in the care of one or both parents at the time.

(...continued on page 2)

WHAT DO I DO ABOUT ALL OF THESE MEDICAL BILLS?

By Managing Attorney Melissa A. Davidson



We are frequently asked what can be done about medical bills that a person simply does not have the money to pay.

Let's face it, food and shelter are certainly the priority. There are a few options available, depending on where the bill is from.

- Hospital Bills: Many hospitals will write off an unpaid bill if you simply call and explain that you have no income, or very little income.

Sometimes you must complete a form about your income so that they can write off the amount. This is best to do before it is turned over to collections. If it is in collections, you can request it be sent back to the hospital so a write-off can be requested.

- Treating Doctor Bills: Doctors are also sometimes willing to write off a bill, or reduce the amount. You need to ask. If you have some money available, use that to keep current with your treating doctors. You must stay under medical care to make a good case, and get medication refills.



If you are receiving Social Security disability, your benefits cannot

(...continued on page 3)

Pool Safety... (continued from page 1)

- Avoid distractions when supervising children around water.
- If a child is missing, check the water first. Seconds count in preventing death or disability.
- Have appropriate equipment, such as reaching or throwing equipment, a cell phone, life jackets and a first aid kit.
- Know how and when to call 9-1-1 or the local emergency number.
- Enroll in Red Cross home pool safety, water safety, first aid and CPR/AED courses to learn how to prevent and respond to emergencies.
- Protect your skin. Limit the amount of direct sunlight you receive between 10:00 a.m. and 4:00 p.m. and wear sunscreen with a protection factor of at least 15.
- Drink plenty of water regularly, even if you're not thirsty. Avoid drinks with alcohol or caffeine in them.



SOCIAL SECURITY TIP OF THE MONTH



From the Desk of Case Administrator
CAROLYN ECK

For individuals who support a family, becoming disabled can be very difficult not only emotionally and physically, but financially as well. Social Security provides insurance in cases when a disability disrupts the ability of an individual to work and support their family. Depending on the type of Social Security benefit you receive, your children may also be eligible for Social Security monthly benefits, based on a percentage of the amount of money that you are awarded.

Your child's eligibility to receive dependents' benefits (often referred to as auxiliary benefits) depends upon which type of disability program an individual is enrolled. If you did not pay enough into Social Security, or you worked at a job that did not pay into Social Security, you will likely be enrolled in Supplemental Security Income (SSI) as opposed to Social Security Disability (SSD). Only SSD benefits provide auxiliary benefits to your children. SSI does not provide a benefit beyond the benefits paid to the disabled individual.



A child may qualify for auxiliary benefits if they are:

- 1) A biological, adopted, or dependent stepchild of a disabled individual enrolled in the SSD program;
- 2) The child is unmarried & younger than 18 years old;
- 3) The child is under 19 and enrolled full time as a student in secondary school (not college or vocational school);
- 4) Or, the child is disabled and disability occurred before the child turned 22 years of age (child may also be eligible for their own SSI case as well)

...Medical Bills (continued from page 1)

be garnished to pay medical bills. Explain to the medical provider that SSD is your only source of income, so they should write the bill off.

Social Security disability benefits also cannot be garnished to pay credit card bills. If you are unable to pay a credit card bill and your only income is SSD or SSI (Supplemental Security Income), you may get them to write off the debt if you explain that this is your only source of income. However, your account will be closed, so you will not be able to use the card.

Finally, save your Social Security past due benefit check for food, shelter, and life's other necessities. The lump sum payment for past due benefits must be kept in a separate account in order to protect it from garnishment.

SUMMER SERVINGS

The Indiana Department of Education wants to be sure all children have access to nutritious meals and snacks through the summer months. They offer programs throughout the state where children 18 and under eat for free! If you are in Marion County and in need of assistance, contact Connect 2 Help at 317-926-4357 or 211.

Outside of Marion County, contact the Indiana Department of Education at 800-537-1142. There are multiple locations in each county. Just give them your zip code and they can tell you the location nearest you.



lazy days

Splish Splash Sploosh

RAYS OF SUNSHINE

Ice Cream & Popsicles

giggles & smiles

BURGERS • HOT DOGS • CORN ON THE COB

twinkling stars

CAMPFIRES AND S'MORES

SUMMER



RECIPE: Fresh Vegetable Salad

Prep time: 10 mins
Cook time: 5 mins
Total time: 15 mins
Serves: 6 to 8



Ingredients:

4 ears yellow corn, cooked, cooled, and cut off the cob
2 large tomatoes, seeded and chopped
1 red pepper, chopped
1 cucumber, chopped
Chopped Cilantro (as much or little as you like)
½ red onion, finely chopped
½ cup sour cream
¼ cup mayonnaise
2 tablespoons white wine vinegar
¼ teaspoon salt
¼ teaspoon black pepper

Instructions:

In a large bowl, mix all vegetables together.
In a medium bowl, whisk together sour cream, mayonnaise, vinegar, salt, and pepper until smooth.
Pour dressing over vegetables and fold until well combined. Serve immediately.
Note: You can mix up whatever vegetables you like. I love red pepper, so I added 2!

CLIP & SAVE: Helpful Contacts

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Contact your case administrator if:

- You moved to a new address or changed your phone number
- You received a denial letter
- You went to see a new doctor
- You have been admitted to the hospital
- Your doctor has diagnosed you with a new medical condition
- You had a new test/MRI/X-ray

Additional Resources

Information Referral Network – 317-926-HELP
Crisis Line – 317-251-7575
Center Township Trustees (can assist with rent, utilities, takes applications for Food Stamps, TANF, and Medicaid)
863 Massachusetts Avenue – 317-633-3610
Healthy Indiana Plan and HIP 2.0: low cost insurance for Indiana Families – 877-438-4479 | www.hip.in.gov
RX for Indiana: assistance with prescription drug cost – 877-793-0765 | www.rxforIndiana.org
Advantage Program: health care program for uninsured, low-income Marion County residents – 317-221-2000 | www.hhcorp.org/adv.htm
Div. of Disability & Rehabilitative Services (DDRS) – 800-545-7763
www.in.gov/fssa/ddrs/4938.htm
Damien Center: help for those afflicted by HIV/AIDS – 317-632-0123 | 800-213-1163 | www.damien.org
Indiana Free Clinic Information: low cost or free health care for low-income or uninsured – www.freeclinicdirectory.org/indiana_care.html

Housing Help:

Indianapolis Resource Center for Independent Living – 317-926-1660
Colonial Park (chronic homeless program) – 317-353-6784
Indianapolis Public Housing Agency (section 8) – 317-261-7200
Barton Center (sleeping rooms - \$278, 2 bedrooms \$500-613) – 317-423-2575
You can apply for Social Security disability benefits by calling 1-800-772-1213, online at www.ssa.gov, or in person at your local office

* If you need additional resources, please do not hesitate to contact your case administrator.

Summertime Scramble

Unscramble each of the clue words. Take the letters from the  boxes and unscramble them for the final message.

PILPOCSES											
LOOPS											
KOCTOSOU											
NUNSEIHS											
RIGDENGAN											
NAWOETELRM											
LIFP LOFPS											
HAEBC											
AINATVOC											
SATET RAIF											

           M 

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It's easy for you to stay connected with the Hankey Law Office online. You can like us on Facebook, follow our tweets, meet us on Google+, and watch our videos on YouTube.





HANKEY LAW OFFICE P.C.

WITH 80 YEARS OF COMBINED EXPERIENCE, BOTH IN AND OUT OF THE COURTROOM, THE LEGAL PROFESSIONALS OF THE CHARLES D. HANKEY LAW OFFICE CAN RESOLVE CASES INVOLVING:

- DISABILITY CLAIMS (SSD/SSI)
- LONG TERM DISABILITY
- SHORT TERM DISABILITY
- WORKER'S COMPENSATION
- EMPLOYMENT LAW
- WORKPLACE DISCRIMINATION
- WAGE & HOUR ISSUES
- INSURANCE LAW
- PERSONAL INJURY
- CAR ACCIDENTS
- TRUCK ACCIDENTS
- MOTORCYCLE ACCIDENTS
- BICYCLE ACCIDENTS
- RAILROAD CROSSING/
TRAIN ACCIDENTS
- AIRPLANE ACCIDENTS
- HIGHWAY DEFECTS
- WORKERS' COMPENSATION
- PREMISES LIABILITY
- PRODUCT LIABILITY
- BRAIN/HEAD INJURIES
- SPINAL INJURIES
- DOG BITES/ANIMAL ATTACKS
- CHILD INJURIES
- CONSTRUCTION ACCIDENTS
- BURN INJURIES
- DROWNING

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EMPLOYEE SPOTLIGHT: Regina

Regina is one of the new Case Administrator's at the Hankey Law Office. She was born and raised in Indianapolis except for when she attended Valparaiso University in northwest Indiana. She is the mother of three fur babies (otherwise known as dogs) who jointly weigh in at over 250 lbs. and their names are Samson, Sugar, and Gidget. She is also a musician who plays/teaches violin and viola in her spare time. Her hobbies include binge watching Netflix, playing video games, making music, painting, and spending time with her dogs!

Past results afford no guarantee of future results. Every case is different and must be judged on its own merits. The contents of this newsletter do not constitute legal advice.

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