

President's Message

Jeffrey A. Guy, MD



Dear Colleagues,

It is hard to believe that it's only few months until the SOA Annual Meeting at the Wild Dunes Resort in beautiful Isle of the Palms, South Carolina. This year's meeting promises to be educational for the attendees as well as a great place for the entire family.

I'm pleased to have Dr. Michael O'Brien as our 2021 Program Chair. Dr. O'Brien has put together an amazing educational program that promises an atmosphere of knowledge and sharing between all attendees throughout the region. We received a record number of abstracts this year, so there will be some outstanding presentations.

I'm honored to have my colleague and friend Dr. Claude T. Moorman as our Distinguished Southern Orthopaedist for the meeting. The Presidential Guest Speaker will be Coach Lou Holtz, and his presentation should not be missed. We're also lucky



to have Coach Steve Spurrier and his wife Jerri in attendance. Coach Spurrier will be leading the charge for our 2021 SOA Golf Tournament and his wife Jerri is going to help with the social program.

Besides the educational benefits of the upcoming Annual Meeting, Wild Dunes Resort is unlike any other, with a new hotel and spa, and offers a variety of accommodations, each with unique views and easy access to the beach that will inspire a vacation all your own. Wild Dunes Resort offers something for everyone including award-winning golf and tennis, sparkling pools, delicious on-site dining and outdoor adventures. It is also just a short drive to historic Charleston.

If you have not yet registered for the Annual Meeting, what are you waiting for? Besides a comprehen-

sive academic program that will provide over 20 CME credits and outstanding guest speakers, it is a great venue for the whole family to enjoy. There will be COVID protocols at the meeting that all attendees must follow to make it a safe environment for everyone. The meeting combines educational content with social interaction among its members. Families are not only welcomed but are encouraged to attend. There will be ample opportunities to take advantage of everything the location has to offer or to just relax. For complete information on the meeting and to register, visit www.soaassn.org.

Thank you for your continued support of the Southern Orthopaedic Association and we look forward to getting back together once again for the SOA Annual Meeting.

Register Today for Southern at the SEC Sports Injury Update & Case Based Discussion 2021 May 26-29, 2021, Renaissance Ross Bridge, Birmingham, AL



Join us in Birmingham, AL this month for the Sports Medicine Symposium and the SEC Baseball Tournament!

Through a combination of lectures, panel discussions, and audience involvement, you will be able to earn 13 Category 1 CME credits/CEUs. The educational sessions will take place each morning,

leaving the afternoons and evenings free for you to attend the tournament.

Go to <https://www.secticketoffice.com/> to purchase your SEC Baseball Tournament tickets.

Visit the SOA website at www.soaassn.org for more information or to register.

INSIDE

Southern At The SEC Keynote Speaker	p. 2
SEC Commissioner's Address	p. 2
SEC Orthopaedic Athletic Team of the Year Award	p. 3
Upcoming Meetings	p. 3
Come Join the Fun	p. 4
2021 Presidential Guest Speaker	p. 4
Annual Meeting Tours & Activities	p. 5
2021 Program Chair's Message	p. 6
2021 Program Committee	p. 6
Scientific Program Highlights	p. 6
2021 Distinguished Southern Orthopaedist	p. 7
2021 Award Winners	p. 7
Multimedia Sessions	p. 7
Support the SOA Education Fund	p. 9
Money Matters	p. 10



SOA Board of Trustees

PRESIDENT

Jeffrey A. Guy, MD

PRESIDENT-ELECT

Andrew A. Shinar, MD

SECRETARY/VICE PRESIDENT

H. Clayton Thomason III, MD

TREASURER

Benjamin A. Alman, MD

IMMEDIATE PAST PRESIDENT

Ryan M. Nunley, MD

BOARD OF TRUSTEES

James A. Browne, MD

E. Lyle Cain, MD

Christopher A. Heck, MD

Lee R. Leddy, MD

Scott D. Mair, MD

Michael J. O'Brien, MD

Historian (Ex-Officio)

C. Lowry Barnes, MD

Editor (Ex-Officio)

L. Andrew Koman, MD

SOA BOC Representative

Fred C. Flandry, MD, FACS

Program Chair

Gregory G. Polkowski, MD, MSc

SAE Chair

Scott D. Mair, MD

SOA Central Office

110 West Road, Suite 227
Towson, MD 21204-2136

Phone: 866-762-0730

Fax: 410-494-0515

Email: info@soaassn.org

Website: www.soaassn.org

Executive Director

Chuck Freitag

Association Manager

Lori Wolking



Southern at the SEC Keynote Speaker Kamran S. Hamid, MD, MPH



You Can Disrupt and Rebuild Healthcare," on Saturday, May 29.

Kamran S. Hamid, MD, MPH is an orthopaedic surgeon specializing in sports ankle injuries and lower extremity trauma at Loyola University Medical Center.

Dr. Hamid matriculated at Texas A&M University for college and medical school and he holds an MPH degree with a concentration in Biosta-

tistics and Epidemiology from Harvard. He trained in orthopaedic surgery at Wake Forest University and completed his fellowship in foot & ankle surgery at Duke University. Dr. Hamid has authored over 70 peer-reviewed publications including editorials on Value-Based Orthopaedic Surgery for JBJS, JBJS Reviews, The Journal of Arthroscopy and Foot & Ankle International.

Dr. Hamid is a founder of Inveniam Consulting LLC, a healthcare consulting group dedicated to decreasing operational waste and identifying avoidable supply chain financial losses in surgical groups and academic departments. In his spare time, he is a musician, photographer and owner of a hip-hop record label, Underground Funk Records.

SEC Commissioner's Address Greg Sankey



The SOA is pleased to have the SEC Commissioner on the Program again for 2021. In June 2015, Greg Sankey became the eighth Commissioner of the Southeastern Conference and quickly engaged in building upon the SEC's strong foundations and rich traditions. His focus on innovation, communication, integrity and responsibility establishes a model

for leadership in college sports, today. Always with an eye on the future, Mr. Sankey is keenly aware of the competitive and institutional traditions that make the SEC uniquely successful. He offers a big-picture approach by introducing a vision that positions the SEC to leverage its success and popularity in athletics for a greater overall cultural and economic impact on the region, the nation and the world. We are pleased to welcome him to the SOA SEC Sports Injury Update and Case-Based Discussion for 2021.

The SOA

The Southern Orthopaedic Association (SOA) was founded in 1983 for physicians who are engaged in the specialty of orthopaedic and trauma surgery. Its mission is to develop and foster the art and science of medicine in the specialty of orthopaedic and trauma surgery. SOA operates exclusively for charitable, scientific and educational purposes.

SEC Athletic Orthopaedic Team of the Year Award

E. Lyle Cain Jr., MD



One of the highlights of the SOA SEC Program is a special presentation honoring the outstanding SEC Athletic Orthopaedic Team of the Year, chosen by the SEC Head Athletic Trainers. We are pleased to announce Dr. E. Lyle Cain as the recipient of this distinguished award.

Dr. Cain serves as team physician for the University of Alabama and medical director for Jacksonville State University and the University of West Alabama. He is also an orthopaedic consultant for Birmingham-Southern College and the Birmingham Barons, AA affiliate of the Chicago White Sox, as well as team physician for several high schools.

A native of Birmingham, Dr. Cain graduated from the University of Alabama with a bachelor's degree in chemical engineering. He earned his medical degree from the University of Alabama School of Medicine. Following an orthopaedic sports medicine fellowship with James R. Andrews, MD, and William G. Clancy Jr, MD, at the American Sports Medicine Institute (ASMI), he was invited to become a member of the Alabama Sports Medicine and Orthopaedic Center and later founded the Andrews Sports Medicine & Orthopaedic Center.

Congratulations to Lyle Cain, MD, who will receive the 2020-2021 award at the meeting. In addition, University of Alabama Athletic Training Staff will receive a check for \$1,000 to be used for student athletic trainer education, courtesy of DJO Global Orthopedics, who has sponsored this stipend since the awards inception in 2003.

The SEC Athletic Orthopaedic Team of the Year Award is sponsored by DJO Global and the Southern Orthopaedic Association.

Upcoming SOA Meetings



38th Annual Meeting

July 21-24, 2021
Wild Dunes Resort
Isle of Palms, SC



39th Annual Meeting

July 20-23, 2022
The Greenbrier
White Sulphur Springs, WV



Register Today

**Southern at the SEC:
Sports Injury Update 2021
May 26-29, 2021
Renaissance Ross Bridge
Birmingham, AL**



Come Join the Fun at the 38th Annual Meeting

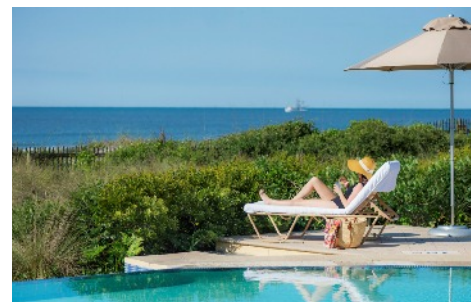
The SOA's Annual Meeting will be held from July 21–24, 2021 at the Wild Dunes Resort in sunny and scenic Isle of Palms, South Carolina.

Wild Dunes Resort is a beach resort unlike any other, and is just a short drive to historic Charleston, South Carolina. It offers a variety of accommodations, each with unique views and easy access to Isle of Palms beach. Amenities include everything from award-winning golf and tennis to delicious on-site dining and family-style dinners delivered right to your door.

Charleston is one of America's favorite cities, with a world-famous culinary scene. Festivals

and events fill the streets nearly every week-end. During the Lowcountry summer, relax in the shade of striking oaks in White Point Gardens or splash in the pineapple fountain at Waterfront Park. Famous architecture abounds, while natural Lowcountry landscape beckons adventure. Charming local shops, art, and history are an essential part of the culture.

For everyone's convenience, the SOA has reserved a block of rooms. To make a reservation, call the Wild Dunes Resort at 877-624-3654. Space is limited, so make your reservation early and be sure to mention that you are with the Southern Orthopaedic Association to get the discounted rate.



To register for the Meeting, visit www.soaassn.org. The cut-off for the special SOA room rate is June 21, 2021.

Visit www.soaassn.org to view the Preliminary Program, which includes the complete Meeting information along with tour/activities materials and prices.



2021 Presidential Guest Speaker Coach Lou Holtz

The SOA is pleased to have the legendary Coach Lou Holtz as the 2021 Presidential Guest Speaker. Coach Lou Holtz has established himself as one of the most successful college football coaches of all time.

Born in 1937 in Follansbee, WV, he grew up just up the Ohio River in East Liverpool, OH. He earned a BS degree in history from Kent State in 1959 and a Masters' from Iowa in arts and education in 1961. He played linebacker at Kent for two seasons before an injury prematurely ended his career.

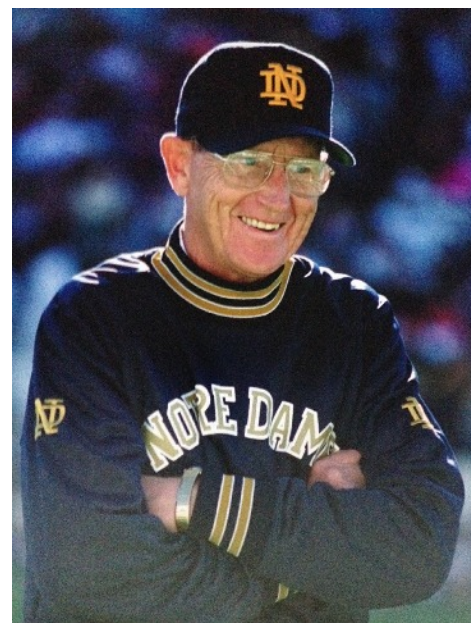
Holtz is the only coach in the history of college football to take six different teams to a bowl game, win five bowl games with different teams, and have four different college teams ranked in the final top 20. He compiled a 243-127-7 career record, ranking

him third in victories among active coaches. In 2008, Holtz was inducted into the College Football Hall of Fame.

Holtz's head coaching career began in 1969 at William & Mary. In 1970, his second team advanced to the Tangerine Bowl in the school's single postseason appearance.

Before ascending to head coach, Holtz served as assistant coach at Iowa, William & Mary, Connecticut, SC and Ohio State. The Buckeyes won the national championship in 1968 in his only season on their staff.

Holtz spent the 1976 season with the NFL as head coach of the New York Jets, producing a 3-10 record.



Annual Meeting Tour/Activities Information

Thursday, July 22

Spouse/Guest and Child Hospitality

Enjoy a continental breakfast with old friends and new. Learn the history of nearby Fort Sumter. A Park Ranger Historian will talk about "The Hidden Stories & the Fight for Freedom in Charleston."



Eco-Boat Tour

You will cruise to Capers Island through winding tidal creeks and find diverse wildlife living in this salt marsh environment. Common sightings include bottlenose dolphins, ospreys, pelicans, bald eagles, herons, egrets, and more. Along the way, various nets and habitat traps are employed for an up-close look at some of the rarely seen marine creatures that thrive below the surface. As you arrive on Capers, explore its pristine "bone-yard beach" and interior freshwater ponds with excellent opportunities for shelling and bird watching.

Welcome Dinner

Drink in the ocean breeze at this year's Welcome Dinner, while you catch up with colleagues and their families. Savor delicious appetizers, delectable entrees, your favorite drinks from the open bar and S'mores on the beach!

Friday, July 23

Spouse/Guest and Child Hospitality

Join old friends and new at a continental breakfast and get ready to explore the interesting and important world of raptors. Through natural history discussion and observation of flight techniques and hunting styles, you will come to a better understanding of these majestic creatures and the significant role they play as apex avian predators.



Adult & Childrens' Golf Clinics

Covering the fundamentals of golf. Must wear golf attire.

Golf Tournament

Designed by Tom Fazio, the Harbor Golf Course is known for its challenging design and beautiful views, and most of all, water. From lagoons and salt marshes to the Intracoastal Waterway, this varied golf course in Charleston, South Carolina will test all aspects of your game.

Tennis Round Robin

3.5 USTA Rating or better.

Exhibitor Reception

Before you go to dinner, start your evening off with drinks and light hors d'oeuvres with the SOA.

Saturday, July 24

Spouse/Guest and Child Hospitality

Enjoy a continental breakfast! We will build hygiene kits to donate to a shelter. These are a great way to contribute to our local communities in an affordable, fun way.



Isle of Palms Kayak Tour

Located behind Wild Dunes Resort, Morgan Creek meanders through rich salt marsh estuary dotted with small verdant hammock islands. Once past the yacht harbor, the vista opens into expansive salt marsh panoramic views. This beautiful paddle leads to the Intracoastal Waterway, Seven Reaches Creek, and eventually to Gray's Bay, a vast tidal flat that is home to a variety of creatures from egrets, herons, oyster-catchers and pelicans to dolphins, turtles and otters.

Scavenger Hunt with Golf Carts

The first portion of the scavenger hunt will see teams complete various golf related challenges (no golf skill required) in exchange for points. At the completion of the challenges, the points will be totaled to determine team rankings. From there, teams will be issued a resort map and a set of clues leading them to a grand prize. The team with the most points will receive head start on their search for the grand prize. The first team to find the grand prize will be rewarded.

Grilling & Games

Dinner will be an event to remember with a delicious meal, good company, and fun games and music.

Sunday, July 25

Fellowship and Worship

Grab your breakfast and then come join us for Sunday morning worship.

For a full list of local activities and pricing, call the hotel concierge at (866) 359-5593 or visit <https://wilddunesresort.fareharboractivities.com/>

2021 Program Chair's Message

Michael J. O'Brien, MD



On behalf of the SOA Board of Trustees, President Jeffrey Guy, MD, the Program Committee and myself, we look forward to welcoming you to the Southern Orthopaedic Association's Annual Meeting from July 21st to 24th, at the Wild Dunes Resort in South Carolina. We have put together an excellent Academic and Social Program for everyone's enjoyment.

The quality of the submissions this year was extraordinary, with over 380 abstracts to be considered for presentations. The Program will consist of Podium, Rapid Fire and E-Poster presentations, along with a variety of symposia featuring leaders in orthopaedics. We also added some concurrent symposia this year to allow for a larger variety of topics.

The quality of the submissions this year was extraordinary, with over 380 abstracts to be considered for presentations. The Program will consist of Podium, Rapid Fire and E-Poster presentations, along with a variety of symposia featuring leaders in orthopaedics. We also added some concurrent symposia this year to allow for a larger variety of topics.

The Program Committee has arranged an impressive Academic Program including something for everyone, general orthopaedists and subspecialists alike, which will give every attendee numerous opportunities to engage. Attendees can earn up to 23.75 CME credits.

Highlights of this year's meeting include Distinguished Southern Orthopaedist Claude T. (T) Moorman III, MD (an expert in Sports Medicine and longtime SOA Member), as well as Presidential Guest Speaker Coach Lou Holtz, who should not be missed. (Spouses and guests are encouraged to attend these events, as well.)

Symposia will be offered throughout the Program covering joints, sports, pediatrics, orthobiologics, trauma, diversity, shoulder and foot and ankle. Additional sessions will cover operationalizing surgical sites of service: in-patient, HOPD, ASC migration, surviving the night,

2021 Program Committee

The Southern Orthopaedic Association gratefully acknowledges the following orthopaedic surgeons for their contribution to the development of the Scientific Program.

Michael J. O'Brien, MD, Chair
James A. Browne, MD
Stephen T. Duncan, MD
Christopher A. Heck, MD
Scott D. Mair, MD
Gregory G. Polkowski, MD, MSc

challenges and complications in hand surgery, cervical spine injuries in athletes and return to play. The Round Table discussions will be included again on Thursday and Friday afternoons, as well as the Resident Course on Friday.

We look forward to seeing you all at the SOA's Annual Meeting, at the beautiful Wild Dunes Resort along the gorgeous beaches of the Isle of Palms. Please make every effort to attend what should be a great educational and family-friendly event.

Scientific Program Highlights

Thursday – July 22, 2021

SYMPOSIUM 1

Joints

GENERAL SESSION 1

Operationalizing Surgical Sites of Service

GENERAL SESSION 2

OREF Report & Presidential Guest Speaker

SYMPOSIUM 2

Sports

CONCURRENT SYMPOSIUM 3A

Pediatrics

CONCURRENT SYMPOSIUM 3B

Orthobiologics

RAPID FIRE SESSIONS 1A-E

Total Joints, Trauma, Foot & Ankle, Hand & Wrist, Pediatrics

ROUND TABLE DISCUSSION 1

Business School for Orthopods

SCIENTIFIC E-POSTERS

(Open daily to all participants before and after the Scientific Program.)

MULTIMEDIA EDUCATION SESSION

(Available each day following the Poster Session.)

Friday – July 23, 2021

SYMPOSIUM 4

Trauma

RESIDENT AWARD SESSION 1

SOA Donor Awards

GENERAL SESSION 3

AAOS Report & Distinguished Southern Orthopaedist

SYMPOSIUM 5

Diversity

CONCURRENT SYMPOSIUM 6A

Shoulder

CONCURRENT SYMPOSIUM 6B

Foot & Ankle

RAPID FIRE SESSIONS 2A-E

Sports Medicine, Trauma, Shoulder & Elbow, Practice Management, Basic Science

ROUND TABLE DISCUSSION 2

TBD

RESIDENT COURSE

SCIENTIFIC E-POSTERS

(Open daily to all participants before and after the Scientific Program.)

MULTIMEDIA EDUCATION SESSION

(Available each day following the Poster Session.)

Saturday - July 24, 2021

SYMPOSIUM 7

Surviving the Night

RESIDENT AWARD SESSION 2

GENERAL SESSION 4

BOC Report and Presidential Address

CONCURRENT SYMPOSIUM 8A

Challenges and Complications in Hand Surgery

CONCURRENT SYMPOSIUM 8B

Cervical Spine Injuries in Athletes and Return to Play

RAPID FIRE SESSIONS 3A-E

Sports Medicine, Total Joints, Shoulder & Elbow, Spine, Tumor

SCIENTIFIC E-POSTERS

(Open daily to all participants before and after the Scientific Program.)

MULTIMEDIA EDUCATION SESSION

(Available each day following the Poster Session.)

2021 Distinguished Southern Orthopaedist

Claude T. Moorman III, MD



Dr. Claude T. Moorman III, MD is the recipient of this year's Distinguished Southern Orthopaedist Award. He is Professor and Edward N. Hanley, Jr. Endowed Chair of the Department of Orthopaedic Surgery and President of the Atrium Health Musculoskeletal Institute.

After graduating from Duke University and the University of Cincinnati College of Medicine, he did his residency at Duke University and a year-long Sports Medicine fellowship at the Hospital for Special Surgery in New York, NY. His initial academic appointment was at the University of Maryland where he started the Sports Medicine Program, and served as Head Team Physician for the Baltimore

Ravens through their first Super Bowl. He was subsequently recruited back to Duke University where he served as the Vice Chairman, Chief of Sports Medicine, and Head Team Physician through eight National Championships and five Bowl games! He ultimately formed the Urbaniak Sports Sciences Institute and served as the Executive Director for the remainder of his term in Durham. He was recruited to Atrium Health on January 1, 2018.

Dr. Moorman is board-certified in orthopaedic surgery and orthopaedic sports medicine. His clinical practice centers on complex shoulder instability and multiple ligament knee injuries. He has served as Residency Program Director, Fellowship Program Director and on the Education Committee at three different institutions, has been responsible for the education of 168 residents and 75 fellows, and has

received the Resident Teaching Award on two separate occasions.

Dr. Moorman's history with the Southern Orthopaedic Association goes back to residency when he was inspired by then-President Jack Henry and Bobby Murrah to join. He held the offices of Secretary, Treasurer, and ultimately President in 2012. During his Presidency, SOA adopted the ABOS Self-Assessment Program and greatly expanded the Resident Award prizes to encourage young members of the Association.

Dr. Moorman also enjoys activities with his church and his family – his wife Lynne, son CT IV, and daughters Virginia and Marianne. He also enjoys outdoor activities including golf, hunting, fishing, and mountain climbing.

2021 Award Recipients

Congratulations to the following 2021 SOA Award Recipients. The award papers will be presented during the Scientific Program on Friday and Saturday mornings at Wild Dunes Resort in Isle of Palms, SC.

SOA Presidents' Resident Award Winner

J. Stewart Buck, MD, Atrium Health Musculoskeletal Institute

Opioid-Free Total Hip Arthroplasty: A Prospective, Randomized Controlled Trial

Harley & Betty Baxter Resident Award Winners

Richard M. Danilkowicz, MD, MAT, Duke University Medical Center

Attenuation of Cartilage Damage from Fracture Hematoma by IL-1Ra and Doxycycline

Daniel E. Goltz, MD, MBA, Duke University
Predicting Likelihood of Extended Length of Stay Following Total Joint Arthroplasty

SOA/OREF Resident Award Winners

Brian M. Curtin, MD, OrthoCarolina Hip and Knee Center

Results of I&D for Periprosthetic Knee Infection with Use of Intraosseous Antibiotic

Blaine T. Manning, MD, University of Missouri-Columbia

Physical Therapy on Postoperative Day Zero Following Lumbar Spine Surgery Decreases Length of Stay

Keith G. Whitlock, MD, Duke University
Deltoid Ligament Repair vs. Syndesmotomic Fixation for Bimalleolar Equivalent Ankle Fractures

Cynthia Lichtefeld Resident Travel Grant Award Winner

Eric S. Secrist, MD, OrthoCarolina Hip and Knee Center

Lower Extremity Girth Does Not Predict Complications in TKA - Beware of the Obese Patient with Skinny Legs

Harley & Betty Baxter Resident Travel Grant Award Winner

Edward C. Beck, MD, MPH, Wake Forest Baptist Health

The Effect of State-Level Prescription Opioid Legislation on Patient Outcomes after Lumbar Tubular Micro-Decompression

SOA Resident Travel Grant Award Winners

Lindsay Hockensmith, MD, University of Kentucky

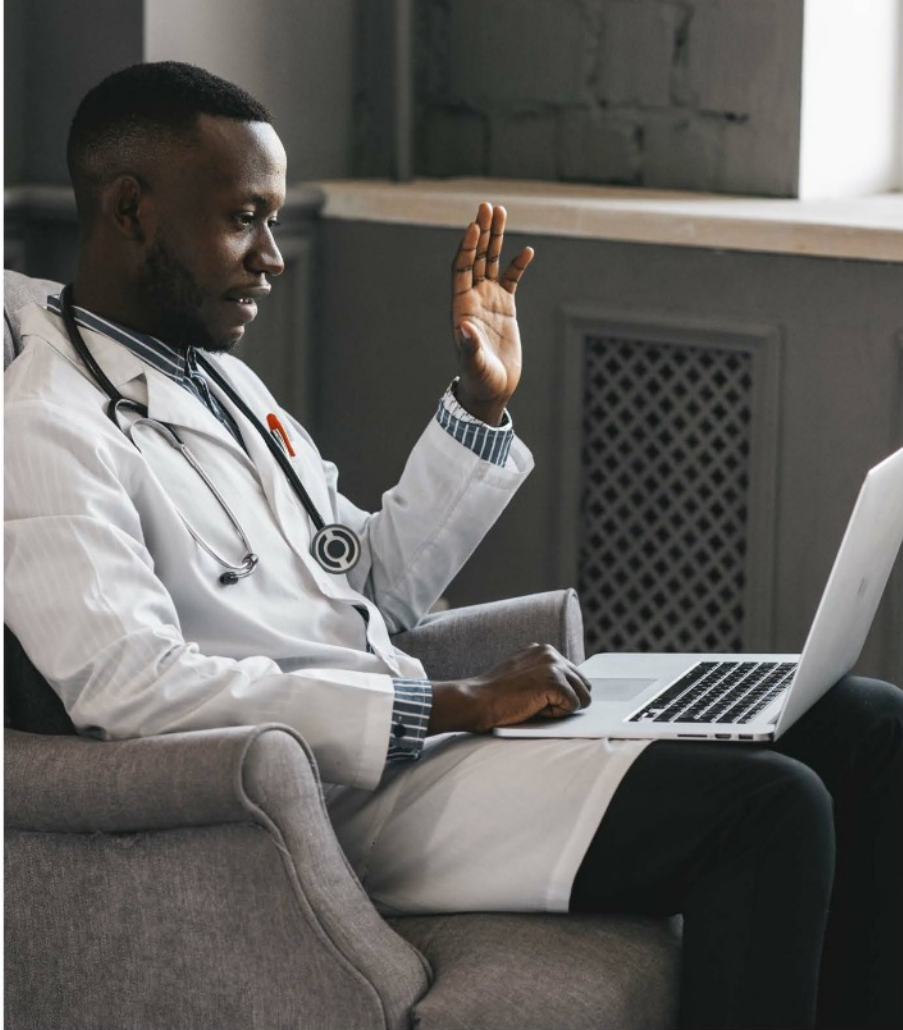
Perioperative Complications Surrounding Supracondylar Humerus Fractures: Expanding Outpatient Surgical Indications

Thomas E. Moran, MD, University of Virginia
Immediate Pain Relief at Time of Corticosteroid Injection for Idiopathic Adhesive Capsulitis is not Predictive of Eventual Outcome

Suresh K. Nayar, MD, Johns Hopkins
Is Medicare Reimbursement Declining for Degenerative and Traumatic Shoulder Pathology?

Multimedia Education Sessions

The SOA will provide multimedia education sessions Thursday, Friday and Saturday afternoons, July 22-24. A comprehensive selection of AAOS videos will be available for your individual education. These videos will highlight surgical procedures and current concepts in Orthopaedics. Registered attendees should find these videos informative and helpful in their practice.



**Our board certified
obesity medicine
physicians can help your
patients lose weight.**

Form is a modern practice providing a personalized weight management program led by board certified obesity medicine physicians and specialized dietitians—all through the convenience of telehealth.

We focus on sustainable lifestyle changes complemented by pharmacotherapy when needed. Through our app, patients have unlimited access to their care team, the tools, support and accountability that successful weight loss requires.

Easy referrals, short wait times, effective treatment—and streamlined followup when your patient is ready for surgery.



For more information:



VISIT formhealth.co/provider-referrals



CALL 617-681-4002



EMAIL info@formhealth.co



Have you taken the Self Assessment Exam yet?



Earn 10 SAE/CME Credits per exam

FREE Member Benefit / \$95 for Nonmembers

Make the most of your Member Benefits
register today at www.soaassn.org/sae

Support the SOA's Educational Funds

Make your mark on the future by helping to support the SOA Education Fund (a 501c3 tax-exempt fund) with your charitable contribution. The SOA established this fund to provide educational opportunities for young orthopaedists throughout the territory.

We encourage you to make a donation to help the SOA achieve its goals for funding educational programs for residents. It is a worthy endeavor, and one that will endure for generations.

Make a Resident Travel Grant Award Donation in Your Name

Your \$2,000 donation will provide a \$1,000 Resident Travel Grant Award in your name at the next Annual Meeting.

The process to donate is simple. Just go to www.soaassn.org/donations and make a donation instantly.



SOA Newsletter

The *Tibia Tribune* encourages and welcomes all member input. If you have any information you would like included in the next issue, please email material to Heather Skinner at hskinner@datatrace.com



Long-Term Care Planning: Early Implementation Can Reduce Family Stress While Improving Wealth Protection

By David B. Mandell, JD, MBA & Jason M. O'Dell, MS, CWM

What comes to mind when you consider the phrase “Long-Term Care”? You may think of the services provided by a nursing home, assisted living facility or in-home caregiver. In fact, long-term care can be any one or a combination of these services needed for yourself, your spouse, your parents or in-laws.

One might think that physicians anticipate the medical, family and financial challenges of long-term care and make proper planning decisions before the need for care creates a tension-filled issue. Unfortunately, this is often not the case. In this article, we will describe the background of long-term care planning and give an overview of some key issues all physicians should understand.

The Challenge

As physicians, orthopaedic surgeons should be aware of the medical reasons people need long-term care services. Very simply, as we age, basic daily functions (called Activities of Daily Living or ADLs in long-term care jargon) become difficult to perform without assistance. ADLs include Eating, Bathing, Dressing, Toileting, Transferring, and Continence.

All physicians should also be aware that assistance with such activities, whether in a nursing home, in a skilled nursing facility or even at home, can be very expensive – and the need for assistance may last for years. In fact, the yearly cost for full nursing home care can be \$100,000 or more. Thus, for both family and financial reasons, giving careful thought to these challenges in advance of a long-term care need is wise.

Looking at the macro statistics¹, just a few numbers can tell the story:

1. 15 million: The number of Americans expected to have a high long-term care need by 2050.
2. 52.3%: The expected percentage of people turning 65 who will have a long-term care need during their lifetimes.
3. \$225 billion: Long-term care expenditures in U.S., 2015.
4. \$470 billion: The dollar value of long-term care provided by unpaid caregivers, 2013.
5. 129,000: Number of individual long-term care insurance policies sold, 2014.
6. 305,068: Number of hybrid life/long-term care policies sold to individuals, 2013.

□ Generally, the government will pay for long term care as part of the Medicaid program, but only after the care recipient meets certain state-specific income, asset and physical minimums. Said differently, you must be poor by state standards before the government will assist you under the Medicaid program, and the assistance will likely be provided in a nursing home. For most orthopaedic surgeons and their spouses, meeting these minimums would mean losing most of the assets they have worked hard to earn over their careers – an unacceptable proposition. However, for the parents and in-laws of some physicians, Medicaid qualification may be a suitable solution. With advance planning, the use of Medicaid trusts and other tools to qualify for benefits by moving assets to family members can be a viable option that should be explored.

Having family members provide care

While siblings, children, grandchildren and farther-removed family members can play an important role in providing care, there are a myriad of issues to consider, including time management, geography and funding. Think about how pressed for time most people are today, balancing the demands of their families and careers. Ponder also the challenges that could arise if some family members live near the person needing care and others do not. Will all geographically close relatives split duties equally? Will some be compensated for their time? At what rate? Can

family members do a good job of providing care – or even an adequate one? Even in the best of circumstances, these are issues that can build resentment, anger and stress, and can often lead to serious repercussions throughout the family.

Paying out of pocket

Certainly, many orthopaedic surgeons can afford to pay out of pocket for months if not years of services for themselves and their spouses. But, is this a wise choice from an overall financial planning perspective? It may not be, especially when insurance coverage is considered (see below).

Even more problematic may be paying out of pocket for parents or in-laws, especially when other siblings do not have the ability or desire to pay their “fair share.” Anger, stress and resentment among family members are common in these situations.

Insurance Coverage

Purchasing insurance to cover long-term care needs can be a sound part of a financial plan. Long-term care (LTC) insurance is an insurance product which pays for long-term care services in many settings, such as at home, in a nursing home, assisted living facility, or adult day care facility. Since there are many different LTC insurance plans and insurance carriers who offer them, it is important to make sure the plan you select will meet your foreseeable needs. Some plans cover facilities-only care, while others cover facilities care and home care. Some policies exist as stand-alone LTC policies and others can be hybrid life insurance/LTC policies.

When deciding on the best choice for you or a family member, it is essential to work with an experienced insurance advisor who is familiar with the products in the marketplace. Also, as with most insurance, costs typically increase with the age of the insured, so there can be a

continued on p. 11

Statements and opinions expressed in the advertisements and information regarding products or services herein are those of the author(s) and do not necessarily reflect those of the Publisher or the Association. The Publisher and Association do not assume any responsibility or liability for such material and do not endorse, guarantee or warrant any product or service advertised in this newsletter.

See you in South Carolina!



38th Annual Meeting
July 21-24, 2021
Wild Dunes Resort
Isle of Palms, SC

Long-Term Care Planning continued

significant benefit in locking down favorable coverage sooner rather than later.

Conclusion

Because long-term care planning will impact nearly every family in some way, it is wise to proactively examine options for you and family members before the need for care arises. Timely implementation of long-term care planning strategies can have a positive effect on family dynamics, while helping to protect the wealth a physician has worked hard to earn.

¹ <https://www.morningstar.com/articles/823957/75-must-know-statistics-about-longterm-care.html>

SPECIAL OFFERS: To receive free print copies or ebook downloads of *Wealth Planning for the Modern Physician* and *Wealth Protection Planning for Orthopaedic Surgeons*, text ORTHONEWS to 844-418-1212, or visit www.ojmbookstore.com and enter promotional code ORTHONEWS at checkout.

David B. Mandell, JD, MBA, is an attorney, consultant and author of more than a dozen books for doctors, including *Wealth Planning for the Modern Physician*. He is a partner in the wealth management firm OJM Group (www.ojmgroup.com), where Jason M. O'Dell, MS, CWM is also a partner and financial consultant. They can be reached at 877-656-4362 or mandell@ojmgroup.com.

Disclosure:

OJM Group, LLC. ("OJM") is an SEC registered investment adviser with its principal place of practice in the State of Ohio. SEC registration does not constitute an endorsement of OJM by the SEC nor does it indicate that OJM has attained a particular level of skill or ability. OJM and its representatives are in compliance with the current notice filing and registration requirements imposed upon registered investment advisers by those states in which OJM maintains clients. OJM may only transact practice in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. For information pertaining to the

registration status of OJM, please contact OJM or refer to the Investment Adviser Public Disclosure web site www.adviserinfo.sec.gov.

For additional information about OJM, including fees and services, send for our disclosure brochure as set forth on Form ADV using the contact information herein. Please read the disclosure statement carefully before you invest or send money.

This article contains general information that is not suitable for everyone. The information contained herein should not be construed as personalized legal or tax advice. There is no guarantee that the views and opinions expressed in this article will be appropriate for your particular circumstances. Tax law changes frequently, accordingly information presented herein is subject to change without notice. You should seek professional tax and legal advice before implementing any strategy discussed herein.



Southern Orthopaedic Association

110 West Road, Suite 227
Towson, MD 21204-2136
E-mail: info@soaassn.org

See you in South Carolina

**38th Annual Meeting
July 21-24, 2021
Wild Dunes Resort
Isle of Palms, SC**

