Lauren Carpey’s Recipe of the Month

Cinnamon Swirl Apple Bread

“This recipe comes from one of my favorite food bloggers, Jen Segal, of Once Upon a Chef. It is wonderful and will give you all the fall feels!”

**INGREDIENTS**
- 1/2 cup light brown sugar (packed)
- 1-1/2 teaspoons ground cinnamon
- 2 large eggs
- 1/2 cup granulated sugar
- 1/2 cup (1 stick) unsalted butter, melted and slightly cooled
- 1/2 cup milk
- 2 teaspoons vanilla extract
- 1-1/2 cups all-purpose flour, spooned into measuring cup and leveled-off
- 1/2 teaspoon salt
- 1-1/2 teaspoons baking powder
- 1 cup peeled, cored, and finely diced tart baking apples, from 1 apple (preferably Granny Smith)

**INSTRUCTIONS**
1. Preheat the oven to 350°F and set an oven rack in the middle position. Spray an 8.5 x 4.5-inch loaf pan lightly with nonstick cooking spray. Line the long side of the pan with a parchment paper “sling” and spray lightly with nonstick cooking spray again.
2. In a small bowl, mix the brown sugar and cinnamon until evenly combined. Set aside.
3. In the bowl of an electric mixer fitted with the paddle attachment or beaters, beat the eggs and granulated sugar on medium speed until pale and creamy, about 2 minutes.
4. With the mixer on low, gradually add the melted butter followed by the milk and vanilla, and mix just until evenly combined.
5. Add the flour, salt, and baking powder to the batter and mix on low speed until evenly combined.
6. Add the apples to the batter and fold with a rubber spatula until evenly incorporated.
7. Spoon about 2/3 of the batter into the prepared pan. Sprinkle about 2/3 of the brown sugar-cinnamon mixture on top of the batter. Spoon the remaining batter over top, followed by the remaining brown sugar-cinnamon mixture. Using a butter knife, swirl the layers by making a zig-zag motion through the batter once in each direction (don’t overdo it!).
8. Bake for about 50 minutes, until the bread is golden brown and a cake tester or toothpick inserted into the center comes out clean. Let the bread cool on a rack for about 30 minutes, then use the parchment sling to lift the bread out of the pan and onto the rack. Let cool completely before slicing, a few hours or overnight. Store loosely covered with aluminum foil on the countertop for up to 4 days.

Photo credit: onceuponachef.com
Oliver Carpey Hikes Rocky Mountain National Park!

Laura Carpey went to visit Emily and Oliver in Colorado! The three hiked Rocky Mountain National Park together and Oliver LOVED it!

For Running
- If running on the road, always run against traffic
- Run on sidewalks and in crosswalks whenever you can
- Obey traffic signals the same as if you were driving
- Be cautious when approaching driveways and any intersections
- Wear weather-appropriate clothing
- Wear bright clothing with reflectors
- Never run more than two abreast when running in a group
- If you run alone, be sure to bring your ID!

SAFETY TIPS FOR ENJOYING FALL WEATHER!

For Biking
- Ride with traffic
- If a bike lane is provided, ride in the bike lane
- Always wear a helmet
- Depending on your route, consider additional protective gear such as padding and wrist guards
- Just like with running, wear bright clothing with reflectors
- Ride with a small bike repair kit including spare tubes and patch, tire levers, bike pump, and a multi-tool
- Be aware of your surroundings and make sure you are visible to motorists
- Use lights when riding in the dark!

RENSIDER ABOUT OUR FIRM’S COMMUNICATION POLICY

About us: We perform very high quality legal work. We are highly competent and we have a highly competent support staff, but we are not perfect. We can make mistakes. We will correct a mistake if we find it or if you point it out.

It is our policy to return phone calls in the order they are received and based on the priority of the situation. If you leave a message, your call will be returned usually within 24 hours. Some clients feel that calling multiple times in a day will get their call answered faster, but that is not the case. Email is the quickest way to get a response from anyone in the office. We work by appointment only. Without an appointment, it is unlikely Mr. Carpey would be able to meet with you.

Please utilize our support staff to answer your questions and to give you status reports. Our legal assistants and paralegals are very experienced and will often be able to respond to your requests.
Carpey Law Reduces Clients’ Medical Bills: If You Have COVID-19 Medical Bills, We Can Help

Medical providers reduce bills all the time for all sorts of reasons. We at Carpey Law frequently get our clients’ medical bills reduced in the normal course of handling our clients’ personal injury cases.

Now with COVID-19, some of our clients are wondering whether they have to pay bills they are getting in the mail related to COVID medical care.

If you have Incurred Medical Bills Related to COVID-19 Treatment, do you have to pay them?

A lot depends on the type of health insurance you have, and whether it is public or private health coverage. At Carpey Law we track the disparities in coverage amongst consumers in Pennsylvania and nationally. We need to do this to have a better understanding of how to manage our client’s cases, whether they are car accidents, fall down accidents, medical malpractice, construction site accidents, work-related accidents, or any other type of personal injury case. We frequently come across situations where a client may have auto insurance outside of Pennsylvania and yet was involved in a car accident in Pennsylvania. Or we may have a case where a client has out of state health insurance because they are employed by a business not located in Pennsylvania. In that sense, Carpey Law is a national law firm.

Which Insurance Covers Coronavirus Disease Testing and Treatment?

The virus has highlighted contrasts in coverage afforded to many Americans. Anecdotally this is what we have seen.

- If you are uninsured you are more likely to receive a bill, for example for X-Rays, ER visits, pulmonary care, blood work, and other lab work, inpatient hospitalization.
- If you have Medicare coverage young are less likely to receive bills, but we have gotten a few calls about this.
- If you are a Medicaid beneficially, you should in theory be fully covered for COVID treatments. That is not always the case. You may still get medical bills in the mail. However, medical providers are supposed to accept what Medicaid has paid them
- If you have private health insurance, you are more likely to be fully covered. Yet you may have a co-pay or deductible to pay.

Will COVID Affect Health Insurance Costs?

Keep in mind that the ongoing and lingering effects of COVID will place an additional burden on insurance coverage of all sorts throughout the country. Long term health problems will mean more people will require medical care and hospitalizations for months and years to come. According to a July 9, 2020 study from the Gemelli University in Rome, Italy, 87 percent of recovered COVID patients had symptoms of fatigue or shortness of breath 60 days post-recovery.

Safety net medical programs like Medicare and Medicaid were not designed with a pandemic in mind. Moreover, those with private health insurance (including where such coverage is afforded as an employment benefit) could be seeing increased premiums for health insurance as the cost to pay for pandemic related medical care is pushed onto private insurers. (Wall Street Journal, 9/5/20).

What is Balance Billing?

Medical providers like to use procedures called “balance billing” to try to get paid for expenses where insurance hasn’t paid in full. If you’ve received these kinds of bills, call our office. We can help.

A THANK YOU TO ALL VETERANS

Thank you Veterans, and active duty Military—for your service, bravery and commitment to our country. Everyday, we are grateful for your service, in awe of your bravery and proud to know you.
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Stuart Carpey Once Again Rated By The Lawyer Rating Site AVVO As A Top-Rated Attorney In His Field!

Even claims adjusters love working with Stuart!

Give this newsletter to a friend. They’ll thank you for it, and so will I.

Stuart Carpey