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Protecting Seniors News letter - February 22, 2014

1 message

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Sat, Feb 22, 2014 at 12:20 PM

With help, seniors can keep some of their assets in the family rather than lose their entire life savings to the costs of long term care.

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Protecting Seniors News

Friends,

I apologize for the second newsletter this weekend. I wanted to get the news about My Care Ohio out to you yesterday because Friday morning is my publication target. To meet my deadline, I was writing the main article late Thursday/early Friday. The late hour made my proofreading less than I would have liked. So, here is (what I hope is) a cleaner version of the lead article along with the rest of yesterday's content.

In addition to my proofreading changes, I heard from the Department of Medicaid yesterday afternoon about the Period of Restricted Coverage, so I changed that discussion to address the new information.

I hope you find this information, and the newsletter, helpful.

Thanks,
Jim

Managed care for Ohio Medicare/Medicaid "Dual Eligibles"

Ohio will soon launch My Care Ohio, a 3-year pilot program instituting managed care for people who have health care coverage through both Medicare and Medicaid, the so-called "dual eligible" people. The pilot program focuses on the state's population centers. (Several other states are implementing similar programs.)

Who's in? People on both Medicare and Medicaid who are
in nursing homes;
on the Passport waiver;
on the Choices waiver;
on the Assisted Living waiver;
on the Ohio Home Care waiver; or
on the Transitions Carve Out waiver.

Who's out?

People with ICF-MR level of care served in an ICF/IID facility;
People on a waiver from Department of Developmental Disabilities;
People on monthly spend-down that isn't met every month; and
People on third-party health insurance (usually through a retirement plan.)

People on a Medicaid "Period of Restricted Coverage" (i.e., they gave away assets so Medicaid won't cover all of their costs) will be IN the managed care program for the costs that Medicaid will cover during that restricted period. After the Period of Restricted Coverage ends (assuming that the managed care program is still going,) these people will be on the managed care program for their full Medicaid coverage. (This news arrived in an email from the Ohio Department of Medicaid the afternoon after the original version of this post was published.)

The following counties (sorted by district) are included:

Northeast district

Cuyahoga, Geauga, Lake, Lorain, and Medina counties

Buckeye, CareSource and United are available Managed Care Organizations (MCOs)

Enrollment starts May 2014

Northeast Central district

Columbiana, Mahoning, and Trumbull counties

CareSource and United are available MCOs

Enrollment starts June 2014

Northwest district

Fulton, Lucas, Ottawa, and Wood counties

Aetna and Buckeye are available MCOs

Enrollment starts June 2014

Southwest district

Butler, Clermont, Clinton, Hamilton, and Warren counties

Aetna and Molina are available MCOs

Enrollment starts June 2014

Central district

Delaware, Franklin, Madison, Pickaway and Union counties

Aetna and Molina are available MCOs

Enrollment starts July 2014

East Central district

Portage, Stark, Summit, and Wayne counties

CareSource and United are available MCOs

Enrollment starts July 2014

West Central district

Clark, Green, and Montgomery counties

Buckeye and Molina are available MCOs

Enrollment starts June 2014

The Ohio Department of Medicaid expects 100,000 people to be in the program, with 37,000 of them on one of the waivers.

People on both Medicare and Medicaid in the regions listed above will receive a "friendly letter" approximately 60 days before their district's enrollment start. That first letter will allow them 30 days to choose an MCO. (Making a choice of plans is called "active enrollment.") The person can actively enroll in an MCO for both Medicare and Medicaid or can enroll in an MCO for Medicaid only. (Those that enroll in both have the ability to switch plans monthly.)

For people who do not choose a plan in the 30 days after the friendly letter, a second letter will come explaining that the person has been assigned to one of the plans in his or her district. (This is called "passive enrollment.") According to the Department of Medicaid, the assignment of an MCO via passive enrollment will be performed by a complicated algorithm that considers past usage of medical providers. Even after this passive enrollment, a person can change plans in the

first 90 days after the start date. During 2014, passive enrollment will be used only for Medicaid. (During the enrollment period for 2015, passive enrollment will be used for both Medicare and Medicaid.)

For a limited period of time during the transition to managed care, people will keep their same services at the same rates. The period of time during which no change will occur varies among the different services, especially waiver services.

After this transition period, MCOs may drop providers. This is the big point that will impact the covered people. When a trusted provider is no longer available, people's care and their confidence in their care will be impacted.

Editorial note: I realize this is about as readable as the stock listings. Sorry. My Care Ohio is a potential sea change in how long term care is administered, so I wanted to lay out my understanding of the program. I hope to offer more analysis in the future.

Social Media Posts from the past week

2-20-2014 Family and friends are most likely culprits of senior financial abuse and #Fraud #SeniorCare <http://ow.ly/taF8h>

2-19-2014 Making sure your parents' home is safe for them #HomeMaintenance #SeniorCare <http://ow.ly/t8798>

2-18-2014 Considerations for #LongTermCareInsurance <http://ow.ly/tbO2K>

2-17-2014 States giving control of long term care Medicaid to private insurers #SeniorCare #Medicaid <http://ow.ly/tBwIw>

2-16-2014a How much money do you need for #LongTermCare and how #LongTermCareInsurance can help (fixed link from 1-28-14) <http://ow.ly/tEJMS>

2-16-2014 A primer on Medicaid for Long Term Care #SeniorCare #ElderLaw <http://ow.ly/tBz78>

2-15-2014 Mother's letter to Daughter captures the role reversal caused by aging #SeniorCare <http://ow.ly/taFwm>

2-14-2014 Looking Out for our Elderly Loved Ones #SeniorCare #ElderLaw <http://wp.me/p47F09-2b>

Older social media posts can be found in the [social media post archive](#) on the firm's website, ProtectingSeniors.com.

The Koewler Law Firm news

3-13-2014 Jim Koewler will present the continuing education program "Legal Issues for People with Dementia" at Stone Crossing Care Center in Canton. Continuing Education credit is available to social workers, counselors, and nurses.

5-14-2014 Jim Koewler will present the continuing education program "Helping Patients navigate Medicaid, Medicare, and Healthcare Changes" at the Cleveland Clinic. Continuing Education credit is available to Certified Case Manager, social workers, counselors, and nurses.

9-26-2014 Jim Koewler will present "Preventing Senior Fraud" at the meeting of Eldercare Professionals of Ohio at Heart Home Care in Euclid, Ohio.

Older items of firm news can be found in the [news archive](#) on the firm's website, ProtectingSeniors.com.

Jim's available presentations

- Preventing Senior Fraud (Continuing Education credit available for social workers, counselors, nurses, and Certified Case Managers)
- Legal Issues for People with Dementia (Continuing Education credit available for social workers, counselors, and nurses)
- Protect your Life Savings from the Costs of Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Veterans Benefits for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Advance Directives – Powers of Attorney, Living Wills, etc. (Continuing Education credit available for social workers, counselors, and nurses)
- Buying Long Term Care Insurance Wisely (Continuing Education credit available for social workers, counselors, and nurses)
- Planning Ahead to Protect against Long Term Care Costs (Continuing Education credit available for social workers, counselors, and nurses)
- “Protecting your Money when you need Long Term Care” and “Essential Estate Planning Considerations” (with free living wills for the audience)
- Myths about Long Term Care
- How to help your Parents Manage their Affairs

Upcoming meetings

2-25-2014 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, 8:00 a.m.

2-25-2014 Professional Networking Group, Jennings Center for Older Adults, 8:30 a.m.

2-27-2014 Parma Hospital Senior Resource Network, The Heights Care & Rehabilitation Center, 8:30 a.m.

- 2-27-2014 Portage Senior Services Network, Coleman Adult Day Services, 8:30 a.m.
- 2-27-2014 The Association of Specialists in Aging, Mentor Senior Center, 8:30 a.m.
- 2-28-2014 Eldercare Professionals of Ohio, The Oaks of Brecksville, 9:00 a.m.
- 3-4-2014 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, 8:30 a.m.
- 3-5-2014 Stark Senior Services Network, Canton Baptist Temple, 9:00 a.m.
- 3-5-2014 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, 11:45 a.m.
- 3-5-2014 Medina County Senior Services Network's Client Services Committee, Sully's 3:00 p.m.
- 3-10-2014** Professional Networking Group's Health Fair, South Pointe, 10:00 a.m.
- 3-12-2014 Medina County Senior Services Network, Medina County Board of Developmental Disabilities, 8:00 a.m.
- 3-12-2014 Summit Senior Sales, Administrators and Marketers Association, Social Worker Luncheon, Alpha Phi Alpha Homes headquarters
- 3-13-2014 Lorain County Senior Services Network, Elmcroft of Lorain, 8:30 a.m.
- 3-14-2014 Eldercare Professionals of Ohio, Lakewood Senior Health Campus, 9:00 a.m.
- 3-17-2014 Medina County Senior Services Network's Education Committee, Tres Potrillos in Medina, 11:30 a.m.
- 3-18-2014 UH Bedford Senior Network, The Avenue, Warrensville Heights, 8:30 a.m.
- 3-19-2014 PASS, Manor House at Punderson State Park, 8:30 a.m.

Newsletter Archive

Past issues of this newsletter can be found in the [newsletter archive](#) on the firm's blog site, ProtectingSeniors.com.

Contact Jim Koewler

If you'd like to contact Jim, this newsletter has a dedicated [contact page](#) on the firm's blog site, ProtectingSeniorsNews.com.

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