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## Protecting Seniors News letter - February 28, 2014

1 message

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**The Koewler Law Firm** <Newsletter@protectingseniorsnews.com>

Fri, Feb 28, 2014 at 9:06 AM

Reply-To: The Koewler Law Firm &lt;Newsletter@protectingseniorsnews.com&gt;

To: Jim &lt;protectingseniorsnewsarchive@gmail.com&gt;

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

## My Care Ohio: A Triumph of the Stick over the Carrot

Warning: This week's post is a rant about Ohio Medicaid policies and policymakers. (For my background description of the My Care Ohio program, see last week's post "[Managed care for Ohio Medicare/Medicaid 'Dual Eligibles.'](#)") Feel free to tell me that I'm wrong or to ignore me until next week.

Gov. Kasich has, from the beginning, targeted the long term care Medicaid costs in the state budget. Any sane governor would look for ways to reduce that cost because it is often the largest single line item in the state budget.

When he first took office, Gov. Kasich proposed having more people receive their long term care at home (presumably through the PASSPORT program.) Now, however, his administration has launched My Care Ohio, a managed care program for the state's "dual eligible" population (i.e., people on both Medicare and Medicaid.)

My Care Ohio will provide care coordinators to all covered people. The care coordinators' job is to make sure that all involved caregivers and providers that stand under the managed care umbrella are on the same page. That's great! Excuse me, though, if I have misgivings that the care coordinators unspoken instructions will conflict with this promising description.

The care coordinators work for the managed care organizations. The managed care organizations are insurance companies. These managed care companies will be paid a flat rate for each of their insureds in the program. Insurance companies make money by paying out less in claims than they receive in premiums. So, I cannot help but believe the care coordinators main job will be to cut costs. Now, I'm not necessarily against cutting costs, but the managed care model tends to cut costs by squeezing (or squeezing out) the care providers. This is the "stick," and I fear a decline in the quality of care over time. I resent the use of this stick when the governor talked up the carrot in the past.

The carrot would have been (and maybe still can be, but only after the My Care Ohio 3-year pilot program runs its course) changing Medicaid rules a little bit to create a greater incentive for people to choose to stay in their homes on Passport rather than move into nursing homes.

Currently, it's tricky and unpredictable when applying for Passport, especially when there's a married couple. The standard on what the well spouse (the spouse not seeking Medicaid coverage) can keep while the spouse needing care can qualify for Passport should also be used for a spouse seeking nursing home Medicaid. (These standards set how poor a married couple must be to qualify for Medicaid.) Unfortunately, these standards are not the same between nursing home Medicaid and Passport (at least, they aren't implemented in the same way during the application process.) It is financially more advantageous to go into a nursing home, the highest cost place to receive long term care.

If the "how poor is poor enough" question were answered the same way for Passport as for nursing home coverage, more people would choose to stay at home. The "carrot" would be the same financial eligibility standards.

Well, Gov. Kasich abandoned the carrot. He's picked up the stick, and I expect him to use the stick to force provider payments lower.

My Care Ohio is being touted as giving "dual eligible" people more choice. Except for the choice between cost-cutting insurance company A and cost-cutting insurance company B, I don't see many choices in the My Care Ohio program. A real and valuable choice could have been whether to get long term care at home, in an assisted living facility, or in a nursing home. That is a choice that would mean something to seniors and their families.

I wish the Ohio Department of Medicaid had chosen the carrot of evening the Medicaid eligibility playing field so that the choice to stay home (where Medicaid's costs are much lower) would be as financially advantageous as moving into a nursing home.

### **Social Media Posts from the past week**

2-27-2014 A great description of the "fake grandchild" scam #SeniorCare

#Fraud <http://ow.ly/tLXw>

2-26-2014 Great information for the #FamilyCaregiver #SeniorCare <http://ow.ly/tTMYm>

2-25-2014 Strategies to make #LongTermCareInsurance more powerful and more affordable

#SeniorCare <http://ow.ly/tTJ60>

2-24-2014 Seniors trying to stay home suffer more hospitalizations #SeniorCare

#InHomeCare <http://ow.ly/tBy3O>

2-23-2014 #Merger of big #AssistedLiving chains #SeniorCare <http://ow.ly/tTCbj>

2-22-2014 How to deal with #Hoarding #SeniorCare <http://ow.ly/tSb20>

2-21-2014 Managed care for Ohio #Medicare #Medicaid "Dual Eligibles"

#SeniorCare <http://wp.me/p47F09-2i>

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

4-9-2014 Jim Koewler will present the continuing education program "Veterans Benefits for Long Term Care" at University Hospitals Parma Medical Center. 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](http://ProtectingSeniors.com).

### **Jim's available presentations**

- Preventing Senior Fraud (Continuing Education credit available for social workers, counselors, nurses, and Certified Case Managers)
- Helping Patients navigate Medicaid, Medicare, and Healthcare Changes (Continuing Education credit requested 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**

- 2-28-2014 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.

3-25-2014 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, 8:00 a.m.

3-25-2014 Professional Networking Group, Northfield Village Skilled Nursing and Rehab, 8:30 a.m.

3-27-2014 Portage Senior Services Network, Coleman Adult Day Services, 8:30 a.m.

3-27-2014 Parma Hospital Senior Resource Network, Mount Royal Villa, 8:30 a.m.

3-27-2014 The Association of Specialists in Aging, Mentor Senior Center, 8:30 a.m.

3-28-2014 Eldercare Professionals of Ohio, Crossroads Hospice, Valley View, 9:00 a.m.

## Newsletter Archive

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

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