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## Protecting Seniors News letter - March 7, 2014

1 message

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**The Koewler Law Firm** <Newsletter@protectingseniorsnews.com>  
Reply-To: The Koewler Law Firm <Newsletter@protectingseniorsnews.com>  
To: Jim <protectingseniorsnewsarchive@gmail.com>

Fri, Mar 7, 2014 at 9:01 AM

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

## Your Options in "My Care Ohio," managed care for Medicare/Medicaid "Dual Eligibles"

In my prior two newsletters, I've discussed the coming My Care Ohio pilot program for people on both Medicare and Medicaid (people called "dual eligibles.") On February 21, I tried to provide an overview on how the My Care Ohio program will work ([Managed care for Ohio Medicare/Medicaid "Dual Eligibles"](#).) On February 28, I explained how My Care Ohio is an attempt to cut costs through insurance company command and control methods rather than empowering people to choose lower cost care by making it easier to qualify for in-home care Medicaid through PASSPORT or for the Assisted Living Waiver rather than maintaining the current financial incentive to choose a nursing home, with its higher cost per person ([My Care Ohio: A Triumph of the Stick over the Carrot.](#))

In the weeks before My Care Ohio is scheduled to start in a particular area, people in that area who are on both Medicare and Medicaid will receive a letter asking them to choose a Managed Care Organization. (The expected start dates are listed in the [February 21](#) blog post.) This letter is called the "friendly letter. Dual eligibles in Cuyahoga, Geauga, Lake, Lorain, and Medina counties, My Care Ohio should already have received the "friendly letter" asking them to choose a Managed Care Organization by March 16. Unfortunately, because of the Medicare insurance rules, the MCOs can't advertise their program and can't disclose the providers on their approved lists, so the "friendly letter" asks people to make a blind choice. (Yes, that's nuts, but it's what is happening.)

## BACKGROUND

During the first year, dual eligibles will be assumed to opt out of managed care for Medicare.

They can't opt out of Medicaid managed care. People who want managed care for both Medicare and Medicaid during the first year of My Care Ohio will need to actively opt into Medicare managed care. (In other words, in year one, silence equals opting out of Medicare managed care.)

For years two and three (Remember, it's planned as a three-year program,) dual eligibles will be assumed to opt into managed care for both Medicare and Medicaid. They still won't be able to opt out of Medicaid managed care. If they want to opt out of Medicare managed care, though, they will have to actively take steps to do so. (Silence equals opting in for year two and three.) It's not yet determined what action will be necessary to opt out. (The Ohio Department of Medicaid has a year to figure that out.)

Opting into Medicare managed care will get a covered person a single Managed Care Organization that (supposedly) can coordinate their care as well as their Medicare and Medicaid benefits.

These Managed Care Organizations will be insurance companies. The companies will be paid a fixed amount of money for each covered person. The insurance companies will profit by holding expenditures below that amount. (In the insurance industry and in HMOs, this is called "capitation.") The Managed Care Organizations that will be available in the various districts in the My Care Ohio program are listed in my [February 21](#) blog post.)

The dual eligible people who opt into Medicare managed care will have the ability to change Managed Care Organizations each month if they wish.

## OPTIONS

In this first year of My Care Ohio, dual eligible people must choose:

- (1) Whether to accept managed care for Medicare for this first year (when opting in requires positive action;)
- (2) Which Managed Care Organization to join for Medicaid (and Medicare if opting in.)

In addition, for years two and three, dual eligible people will have to choose:

- (3) Whether to accept managed care for Medicare for years two and three (when opting out requires positive action.)

## Social Media Posts from the past week

3-6-2014 Some charities for #Veterans aren't so charitable #SeniorCare <http://ow.ly/rXUFa>

3-5-2014 An online community for #Caregivers #SeniorCare <http://ow.ly/tTNF2>

3-4-2014 What happens when your #LongTermCareInsurance premiums go up?  
#SeniorCare <http://ow.ly/tTKc0>

3-3-2014 #LongTermCare facilities should foster a sense of community among residents  
#SeniorCare <http://ow.ly/tTKTO>

3-2-2014 Preventing heirs from contesting your will #EstatePlanning <http://ow.ly/tTNrC>

3-1-2014 Where does payment for #LongTermCare come from? #SeniorCare <http://ow.ly/tTLdi>

2-28-2014 My Care Ohio: A Triumph of the Stick over the Carrot #SeniorCare  
#Medicaid <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.

5-1-2014 to 5-31-2014 Jim Koewler will appear on "Your Health and Wellness" on WCTV in Wadsworth, Ohio discussing Managing Money and Preventing Fraud for Seniors. The show will appear several times throughout the month.

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)
- Navigating Medicaid, Medicare, and the Affordable Care Act (Continuing Education credit available for social workers, counselors, nurses, and seeking approval for Certified Case Managers)
- My Care Ohio and Medicare/Medicaid “Dual Eligibles” (Continuing Education credit available for social workers, counselors, nurses, and seeking approval for Certified Case Managers)
- Government Benefits that can help Pay for Long Term Care (Continuing Education credit available for social workers, counselors, nurses, and seeking approval for 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

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.
- 4-2-2014 Stark Senior Services Network, Canton Baptist Temple, 9:00 a.m.
- 4-2-2014 Richfield Chamber of Commerce luncheon, Richfield Days Inn and Suites, 11:45 a.m.
- 4-2-2014 Medina County Senior Services Network's Client Services Committee, Sully's 3:00 p.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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