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Protecting Seniors News letter - March 14, 2014

1 message

The Koewler Law Firm <Newsletter@protectingseniorsnews.com>

Fri, Mar 14, 2014 at 9:02 AM

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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

What to choose in "My Care Ohio," managed care for Medicare/Medicaid "Dual Eligibles"

In my prior three 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 instead of 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.](#)) On March 7, I described the decisions that dual eligibles must make when My Care Ohio comes to their county: (1) whether to accept managed care for Medicare for this first year; (2) which Managed Care Organization to join; and (3) whether to accept managed care for Medicare for years two and three. ([Your Options in "My Care Ohio," managed care for Medicare/Medicaid "Dual Eligibles"](#))

When deciding which options to choose among those questions, dual eligibles should consider a number of factors:

My Care Ohio is a pilot program. The dual eligibles that participate are essentially "guinea pigs." Sorry.

My Care Ohio gives control over treatment decisions to an insurance company as a managed care organization. The insurance companies will be paid a fixed amount per person under their supervision. Treatments approved cut into the insurance company's profit.

Medicare is the "big dog." No matter which service providers may be on (or, more importantly, off) a Medicaid MCO's approved list, if a dual eligible can use the service provider with his or her Medicare coverage, Medicaid (even managed care Medicaid) has to go along. (Note: Many long term care services may not fall under Medicare at all (like in-home non-skilled care.) Medicaid will have full control over those services and providers.)

My Care Ohio will probably result in a smaller number of providers staying on any one insurer's approved list. At the same time (and unrelated,) the Affordable Care Act will probably prompt insurers to reduce their approved list of providers. So, reliance on a particular insurer may allow the insureds fewer choices of medical service providers and possibly even fewer choices in the next year.

The marketing rules for Medicare "companion" insurance (i.e., supplements and Advantage plans,) could make information from the managed care organizations available only AFTER the deadline to choose a managed care organization.

If I were choosing for myself, with the factors described above in mind, I would try to position myself for maximum flexibility to keep (or find) providers that I like as much as I possibly could.

I suggest that dual eligibles should

- (1) Let the Department of Medicaid make the initial choice of the Medicaid Managed Care Organization this year (to avoid wasting time looking for information on the MCOs when that information is limited or not even available;)
- (2) After the Managed Care Organizations release their information and provider lists, use the 90-day window at the beginning of year one to determine which MCO is better and change MCOs if appropriate;

(3) Opt out of managed care for Medicare. (Remember, opting out of Medicare is the default choice for year one;)

(4) Drop (don't renew) Medicare supplements and Advantage plans when the open enrollment period arrives later this year (Remember, for these "dual eligibles," Medicaid can pay the co-pays and deductibles for Medicare-covered services;) and

(5) Make sure to opt out of managed care for Medicare when the annual renewal of My Care Ohio comes up. (Remember, in years two and three, opting out of Medicare requires notification to the appropriate authorities.)

Good luck!

Social Media Posts from the past week

3-13-2014 Scam uses threat of arrest or deportation #SeniorCare #Fraud <http://ow.ly/tTMuR>

3-12-2014 When your time as #Caregiver is done #SeniorCare <http://ow.ly/ukrTd>

3-11-2014 Ten important features in #LongTermCareInsurance <http://ow.ly/ukrp0>

3-10-2014 U.S. News' rankings of best #NursingHomes #SeniorCare <http://ow.ly/ukoSU>

3-9-2014 Selling a Parent's Possessions #SeniorCare #HouseCleaning <http://ow.ly/ukpGF>

3-8-2014 A Town that has Overcome the Fear of Talking about #LivingWills
#EstatePlanning <http://ow.ly/uknpg>

3-7-2014 Your Options in "My Care Ohio," managed care for Medicare/Medicaid "Dual Eligibles" <http://wp.me/p47F09-2z>

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

3-28-2014 Jim Koewler will start a 4-year term as President of the Richfield Joint Economic Development District, an area of Richfield Township, Ohio for which Richfield Township, Richfield Village, landowners, and employers are cooperating to bring economically beneficial businesses.

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.

5-7-2014 Jim Koewler will speak to the Richfield Chamber of Commerce about the Affordable Care Act and its requirements as well as opportunities for employers

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)
- 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

- 3-14-2014 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.
- 4-8-2014 Professional Networking Group's Health Fair, Marymount, 10:00 a.m.
- 4-9-2014 Medina County Senior Services Network, Medina Community Recreation Center, 8:00 a.m.
- 4-9-2014 Summit Senior Sales, Administrators and Marketers Association, National Church Residence at Bath Road, 2:30 p.m.
- 4-10-2014 Lorain County Senior Services Network, AbbeWood Assisted Living, 8:30 a.m.
- 4-11-2014 Eldercare Professionals of Ohio, Hanson Services, 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.

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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