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## Seniors and Special Needs News - July 4, 2014

1 message

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Fri, Jul 4, 2014 at 9:00 AM

With help, seniors and people with special needs can keep some of their assets in the family rather than lose their entire life savings to the costs of long term care. They can use these protected assets to enhance their quality of life beyond what long term care alone will provide.

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# Seniors and Special Needs News

## Keep your doctor separate from your Managed Care Organization in the "My Care Ohio" program

In my prior four newsletters on My Care Ohio, I've described the new (in Ohio) program for people on both Medicare and Medicaid (people called "dual eligibles.") On February 21, 2014, 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, 2014, 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, 2014, 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") On March 14, 2014, I outlined what to choices to make when enrolling in My Care Ohio. (What to choose in "My Care Ohio," managed care for Medicare/Medicaid "Dual Eligibles") Now that My Care Ohio has actually started in all of the counties to be included (in the three-year pilot program, anyway,) I want to revisit these issues, revise one of my suggestions, and highlight what I

consider to be the most important suggestion. (I plan to resume the series on how to buy long term care insurance wisely next week.)

My biggest fear for people in the My Care Ohio program is that their managed care organization (i.e., the insurance company to which they are assigned) will reduce services (in order to cut costs) that the managed care organization/insurance company deems unnecessary. (For the sake of brevity, let's call the managed care organization/insurance company the "MCO.") For example, if the person is in a nursing home and is doing well, the MCO might decide that the person can go home and receive home care (with a resulting big reduction in costs.) If the person did well in a nursing home because of the 24 hour supervision, sending them home would be a mistake. However, I fear the cost-cutting motive of the MCO's management and fear that some people will be sent home that should not move home.

The best protection against unwise cuts in services is the person's doctor. If, though, the person's doctor gets his or her payment from the MCO, the doctor may be hesitant to question or oppose the MCO's decision to reduce services. To avoid MCO influence over the doctor, I urge all people in the My Care Ohio program to:

- Opt out of the Medicare portion of My Care Ohio; and
- Choose an MCO different than the insurance company through which they have their Medicare supplement or advantage plan.

For example, a person who has United Health Care for a Medicare supplement should make sure NOT to include Medicare in their My Care Ohio program and also make sure NOT to choose United Health Care for their My Care Ohio MCO. That way, the doctor is paid by someone other than the MCO and would be immune to perceived pressure from the MCO to acquiesce to questionable care decisions.

It's not too late to change MCOs. Every My Care Ohio participant has 90 after coverage starts to change MCOs and possibly to opt out of Medicare coverage. My Care Ohio started on May 1 for the first group (Cuyahoga, Geauga, Lake, Lorain, and Medina counties,) so people in those counties have until July 29 (assuming I counted 90 days correctly) to switch. (The other groups started in June and July, so their 90 day period to make changes still has lots of time.)

I also withdraw my earlier suggestion not to renew your Medicare supplement or advantage plan for next year. After watching the first weeks of My Care Ohio, I feel that the separation of the doctor from My Care Ohio in the way suggested above is sufficient. Withdrawing completely from supplements and advantage plans would accomplish no more toward this goal and would add more expenses to people's annual health costs.

## Social Media Posts from the past week

7-3-2014 An #Autistic person's difficulty understanding #FacialExpressions gets worse over time <http://ow.ly/yjKRs>

7-2-2014 A #Caregiver's story and useful tips #SeniorCare <http://ow.ly/yjNbm>

7-1-2014 Another view on how to buy #LongTermCareInsurance <http://ow.ly/yjKhS>

6-30-2014 Be careful when signing #LongTermCare provider paperwork #SeniorCare <http://ow.ly/yjMa6>

6-29-2014 #Veterans may qualify for #VAPension (aka #AidAndAttendance) #SeniorCare <http://ow.ly/yjNnL>

6-28-2014 Can #LongTermCare costs force loss of land #Inherited from a parent? <http://ow.ly/yjMDf>

6-27-2014 When buying #LongTermCareInsurance, choose a daily rate that at least matches the #Medicaid rate #SeniorCare <http://wp.me/p47F09-5E>

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

7-1-2014 Jim Koewler presented the continuing education program "Helping Medicare/Medicaid 'dual eligible' senior clients through 'My Care Ohio' enrollment" at ManorCare in Mayfield Heights, Ohio for social workers, counselors, and nurses.

7-8-2014 Jim Koewler will present the continuing education program "Helping Medicare/Medicaid 'dual eligible' senior clients through 'My Care Ohio' enrollment" at Euclid Hospital. Continuing Education credit is available for social workers, counselors, and nurses.

8-14-2014 Jim Koewler will present the continuing education program "Legal Issues for People with Dementia" at Southwest General Health Center in Middleburg Heights. Continuing Education credit is available to 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 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

7-9-2014 Medina County Senior Services Network, Willowood Care Center, 8:00 a.m.

7-9-2014 Summit Senior Sales, Administrators and Marketers Association, Pebble Creek, 2:30 p.m.

7-11-2014 Eldercare Professionals of Ohio, Leimkuehler, Inc., 9:00 a.m.

7-16-2014 PASS' Christmas in July Party, Cabanas Restaurant, 4:00 p.m.

7-21-2014 Medina County Senior Services Network's Education Committee, Tres Potrillos in Medina, 11:30 a.m.

7-22-2014 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, 8:00 a.m.

7-22-2014 Professional Networking Group, Sagamore Hills Park, 1:00 p.m.

7-24-2014 Parma Hospital Senior Resource Network, Crystal Waters, 8:30 a.m.

7-24-2014 Portage Senior Services Network, Coleman Adult Day Services, 8:30 a.m.

7-25-2014 Eldercare Professionals of Ohio, Grande Oaks, 9:00 a.m.

7-31-2014 The Association of Specialists in Aging, Mentor Senior Center, 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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