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Seniors and Special Needs News - July 11, 2014

1 message

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Fri, Jul 11, 2014 at 9:01 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

Look carefully at the list of Activities of Daily Living before buying Long Term Care Insurance

Today's newsletter continues the series about buying long term care insurance as a strategy for planning ahead for long term care. My May 23, 2014 newsletter discussed whether to buy long term care insurance at all; my May 30, 2014 newsletter discussed looking for a stable, proven insurer; my June 6, 2014 newsletter described how to identify a proven, stable Long Term Care insurance company; my June 13, 2014 newsletter discussed the importance of protection against inflation; my June 20, 2014 newsletter suggested insuring for a four year or a five year stay in a nursing home; and my June 27, 2014 newsletter suggested a \$200 or \$250 daily rate to choose when purchasing long term care insurance. . The introductory newsletter in the series on planning ahead for long term care costs appeared on May 16, 2014.

Now that we've outlined the financial parameters of our long term care insurance policy, we will look at the conditions that will trigger coverage. Most policies now use a loss of the insured person's ability to carry out Activities of Daily Living ("ADLs") to trigger coverage. Usually, the policy will start to pay out when the person has trouble with two of these ADLs. Policies differ in the list of ADLs that they examine.

Most policies (and, for that matter, most geriatric care managers) consider seven primary Activities of Daily Living when determining whether a person needs assistance or supervision: Bathing (personal hygiene or grooming,) dressing and undressing, feeding oneself (does not include cooking,) transferring (getting in and out of bed and/or a chair,) ambulation (walking or otherwise getting around,) continence (controlling one's bladder and bowel movements,) and toileting (including cleaning oneself.)

Some policies do not include bathing as one of the Activities of Daily Living. Because of the slick surfaces in tubs and showers and because the tub or shower usually requires a step in and out, bathing is frequently the first ADL for which a senior will need help. Before buying a long term care insurance policy that uses ADLs to determine whether to pay a claim, make sure that the policy includes bathing in the list.

Social Media Posts from the past week

7-10-2014 Scientist finds a possible treatment for #Autism <http://ow.ly/yjLeB>

7-9-2014 Family involvement in #SeniorCare is vital, even with a paid #Caregiver <http://ow.ly/yOGq8>

7-8-2014 How a #LongTermCareInsurance #PartnershipPolicy allows seniors to keep more money than #Medicaid usually allows <http://ow.ly/yNYSn>

7-7-2014 Discussing #InHomeCare with #AgingParents <http://ow.ly/yOHxI>

7-6-2014 Avoid #Loans against your future #Pension payments <http://ow.ly/yNVPk>

7-5-2014 Too many older adults feel the pain of #ElderAbuse (even one is too many) <http://ow.ly/yMgbT>

7-4-2014 People in My Care Ohio should keep their doctor out of the program <http://wp.me/p47F09-5I>

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

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.

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

7-11-2014 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.
- 8-5-2014 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, 8:30 a.m.
- 8-6-2014 Stark Senior Services Network, Canton Baptist Temple, 9:00 a.m.
- 8-6-2014 Richfield Chamber of Commerce luncheon, Richfield Days Inn and Suites, 11:45 a.m.
- 8-6-2014 Medina County Senior Services Network's Client Services Committee, Sully's 3:00 p.m.
- 8-8-2014 Eldercare Professionals of Ohio, Westlake Village, 9:00 a.m.

Newsletter Archive

Past issues of this newsletter can be found in the [newsletter archive](#) on the firm's website, 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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