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## Seniors and Special Needs News - November 7, 2014

1 message

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Fri, Nov 7, 2014 at 9:04 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

## Medicare Supplement or Advantage Plan? Choose carefully.

It's time to enroll for Medicare additional insurance for 2015. The open enrollment period runs until December 7. If you are on Medicare, make sure to get your enrollment done by then.

It isn't necessary to have Medicare additional insurance. People on Medicare can choose to cover the 20% Medicare co-pay by themselves.

If, though, you prefer to buy insurance for the co-pay, choose your insurance carefully. The types of plans available fall into two broad categories: (1) Advantage Plans and (2) supplements.

Advantage Plans generally are less expensive. Supplements are generally more expensive.

Advantage Plans are built like Health Maintenance Organization (HMOs.) They have a more restrictive provider list but usually provide more preventive medicine support. Supplements are traditional fee for service plans, so preventive services mostly take place only when initiated by the

insured person.

After a major illness or injury that requires rehabilitation therapy ("rehab,") supplements usually are more generous than Advantage Plans. Medicare itself allows 100 days of rehab, 20 paid fully by Medicare and the rest subject to the 20% co-pay.

Advantage Plans pay close attention to the insured person's progress during therapy and, if they don't see adequate progress, will cut off payments for rehab days very quickly. Some insured people have their rehab coverage end just a few days past the 20 days that are fully covered by Medicare.

Supplements, with a few exceptions, do not cut off rehab days. Most insureds with supplements get most or all of the 100 available rehab days.

So, my suggestions for choosing between Advantage Plans and supplements are:

- If you are just now Medicare-eligible (*i.e.*, 65-70 years old) and in good health, an Advantage Plan is probably a good choice because of the low cost and the preventive support.
- If you get older or more frail (sorry to say that it happens,) you should consider each year whether it's time to switch to a supplement because the necessity for a rehab stay goes up.
- If you are (1) on Medicare because of a disability, (2) if you've had a rehab stay at any time in the past, or (3) if you are on Medicaid for long term care, you should definitely choose a supplement.

No matter your preference, seek out a Medicare insurance agent that represents more than one insurer. Don't just assume that the person at the table in your local grocery, pharmacy, or department store can give you all the options. If the person at that table sells insurance for just one company, find someone else.

But, don't go it alone. Get help from an insurance broker. These insurance plans are complicated, and there are many different choices among Advantage Plans and among supplements. Let someone help you figure out your best options. Their help doesn't cost you anything. They're paid by the

insurer you choose.

Choose your plan wisely.

## Social Media Posts from the past week

11-06-2014 #Scientists may have found #Genes linked to #Autism <http://ow.ly/DH8hn>

11-05-2014 Helping an #AgingParent get their affairs in order when receive a diagnosis of #AlzheimersDisease <http://ow.ly/CHtzV>

11-04-2014 #Tax rules on #LongTermCareInsurance for #2015 <http://ow.ly/DH4lx>

11-03-2014 #NursingHome staffing a concern for #SeniorCare <http://ow.ly/DGIrN>

11-02-2014 #ActiveAging doesn't just mean #Exercise #AgingParents <http://ow.ly/CFSLD>

11-01-2014 #Foods that can reduce #Arthritis pain <http://ow.ly/CFO8I>

10-31-2014 #Vote for good #Judges <http://wp.me/p47F09-7B>

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

11-18-2014 Jim Koewler will present "Helping Older Adults deal with the Financial Crisis that can result from Long Term Care" to the Summit County Senior Services Network. Continuing Education credit is available for social workers, counselors, and nurses.

11-18-2014 Jim Koewler will present "Elder and Special Needs Law" to the Solo and Small Firm Practitioners Section of the Akron Bar Association. Jim will discuss how to identify elder law and special needs law issues for clients, "first responders" actions for clients, and considerations to help clients plan

ahead for long term care. Continuing Education credit is available for attorneys.

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**

- Navigating Medicaid, Medicare, and the Affordable Care Act (Continuing Education credit available for social workers, counselors, nurses, and Certified Case Managers)
- Preventing Senior Fraud (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**

11-12-2014 Medina County Senior Services Network, Medina Community Recreation Center, 8:00 a.m.

11-12-2014 Summit Senior Sales, Administrators and Marketers Association, Hickory Ridge, 2:30 p.m.

11-13-2014 Lorain County Senior Services Network, Busch Funeral Home, 8:30 a.m.

11-17-2014 Medina County Senior Services Network's Education Committee, Tres Potrillos in Medina, 11:30 a.m.  
11-18-2014 UH Bedford Senior Network, Home Instead, Oakwood Village, 8:30 a.m.  
11-19-2014 PASS, Briarcliff Manor - The Hills, 8:30 a.m.  
11-20-2014 Parma Hospital Senior Resource Network, Manorcare of Parma, 8:30 a.m.  
11-20-2014 Portage Senior Services Network, Coleman Adult Day Services, 8:30 a.m.  
11-21-2014 Eldercare Professionals of Ohio, Cornerstone of Hope, 9:00 a.m.  
11-25-2014 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, 8:00 a.m.  
11-25-2014 Professional Networking Group, Homewood of Richmond Heights, 8:30 a.m.  
12-2-2014 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, 8:30 a.m.  
12-3-2014 Stark Senior Services Network, Canton Baptist Temple, 9:00 a.m.  
12-3-2014 Richfield Chamber of Commerce luncheon, Richfield Days Inn and Suites, 11:45 a.m.  
12-3-2014 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](#).

## 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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