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Seniors and Special Needs News - November 14, 2014

1 message

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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

"My Care Ohio" Enrollment for 2015

My Care Ohio enrollment is back. Ohioans on both Medicare and Medicaid were first enrolled into My Care Ohio in May, June, and July 2014. Now, it's time to enroll for 2015.

My Care Ohio is a system of "managed care" for people on both Medicare and Medicaid (called "dual eligible" but more accurately described as "dual covered") in the populous areas of Ohio. It is an attempt to control the state's costs for long term care paid from the state budget.

When the implementation of My Care Ohio started earlier this year, 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 21, 2014. 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”](#).)

When all of 2014's enrollees were placed into the My Care Ohio program, I described how enrollees could minimize the likelihood that needed care services would be cut by opting out of Medicare participation in My Care Ohio ([Keep your doctor separate from your Managed Care Organization in the “My Care Ohio” program](#)) in my July 4, 2014 newsletter.

Now that it's time to make enrollment decisions for My Care Ohio for 2015, I want to revisit the strategies that dual covered Ohioans should use.

As I've written before, 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. (We'll 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.) In fact, friends of mine who work in nursing homes have described a number of such discharges triggered by MCOs.

Unfortunately, without the 24 hour care that a nursing home provides, these discharged seniors are at great risk to their health and well-being. Some of them will likely die.

The best protection against unwise cuts in services is the personal doctor.

My fear is that a doctor could feel pressured by the MCO that pays the doctor's fee to comply with an MCO decision. Because the 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;
- Find out which MCO works best with the care providers (other than the doctor) that you would like to use and enroll with that MCO; and
- Choose a Medicare supplement (not an Advantage Plan) from an insurer that is not one of the MCOs in the My Care Ohio program.

For example, a person who can choose between United Health Care and CareSource as their MCO (as in Summit County where I live) would look at these insurers' provider lists for the care providers that they prefer. Then, the person would tell Ohio Medicaid that they choose to OPT OUT of Medicare's participation in My Care Ohio. Then the person would sign up for a Medicare supplement with a company other than United or CareSource. (Get the supplement enrollment done before December 7.) After taking these steps, the person's 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.

Remember, in this second year of My Care Ohio, the program assumes that Medicare will be opted into My Care Ohio. You must take steps to notify the program that you choose to opt out for Medicare.

Social Media Posts from the past week

11-13-2014 #Mother of a #SpecialNeeds child speaks out about #SpecialEducation <http://ow.ly/E8VNK>

11-12-2014 How being #FamilyCaregiver can change your relationship <http://ow.ly/DGIVs>

11-11-2014 Why #LongTermCareInsurance is different for #Women <http://ow.ly/E2DkP>

11-10-2014 Your #Spouse needs #LongTermCare but resists moving to a #Nursing Home. What can you do? <http://ow.ly/E2CKI>

11-09-2014 #OlderAdults face many legal issues <http://ow.ly/CZFCm>

11-08-2014 Comparing methods to pay for #LongTermCare <http://ow.ly/>

CZto8

11-07-2014 How to decide between a #Medicare #AdvantagePlan and a #MedicareSupplement <http://wp.me/p47F09-7M>

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

11-18-2014 Jim Koewler will present "Protect your Life Savings from the Costs of Long Term Care" to the Summit County Senior Services Network. Jim will discuss what people "know" about long term care costs that is incorrect. Continuing Education credit is available for social workers, counselors, and nurses. (The topic is subject to change.)

11-18-2014 Jim Koewler will present "Elder Law: A Primer" 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.

11-19-2014 Jim Koewler will present "Helping Medicare/Medicaid 'dual eligible' senior clients through 'My Care Ohio' enrollment" at O'Neill Healthcare in Lakewood, Ohio.

Older items of firm news can be found in the [news archive](#) on the firm's website, 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 - a discussion of what people think they know about long term care that is incorrect (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

- 11-17-2014 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.
- 12-10-2014 Medina County Senior Services Network, Medina Meadows, 8:00 a.m.
- 12-10-2014 Summit Senior Sales, Administrators and Marketers Association,

Visiting Nurse Service, 2:30 p.m.

12-10-2014 PASS, Care Corp, 8:30 a.m.

12-11-2014 Professional Networking Group, Grande Village, 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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