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## Seniors and Special Needs News - November 21, 2014

1 message

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Fri, Nov 21, 2014 at 9:05 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? More details

This week's newsletter follows up my November 7 newsletter ([Medicare Supplement or Advantage Plan? Choose carefully.](#)) with additional details to provide more specificity to my comments.

The enrollment period for Medicare additional insurance for 2015 runs until December 7. If you are on Medicare already, make sure to get your enrollment done by then.

As I pointed out last week, it isn't necessary to have Medicare additional insurance. People can choose "Traditional Medicare" in which they must cover the 20% Medicare co-pay by themselves. There is no out-of-pocket cap on that co-pay. It costs nothing in a year during which you have no medical issues. It can, though, without warning, cost lots of money if you have an accident or need an operation, for example. You could pay 20% of \$0 or 20% of \$200,000, or 20% of any amount depending on what happens to you during that year. Before choosing traditional Medicare, you must decide whether you wish to assume the risk of a big surprise in health costs during the coming year.

I pointed out that Advantage Plans generally are less expensive while supplements are generally more expensive. My statement refers to the monthly premium. Total costs might be different depending on your plan and on your medical needs during the year. There are also some Advantage Plans that will limit your out-of-pocket costs.

Advantage Plans are generally built like Health Maintenance Organization (HMOs.) There are some Advantage Plans that have a more generous provider list or that may not have provider restrictions at all. These will usually cost a little more.

Also, Advantage Plans can have a co-pay (granted, they won't have a 20% co-pay like traditional Medicare.) Usually, the lower the premium, the higher the co-pay (just like auto insurance.) Supplements have no co-pay.

I wrote last week that, after a major illness or injury that requires rehabilitation therapy ("rehab,") supplements usually are more generous than Advantage Plans. That is generally true, but starting with the 2015 insurance year, the Advantage Plans can't be as quick as they were in the past to halt payments for rehab. Advantage Plans will still have the ability to halt their rehab payments, but they are no longer supposed to base that decision on day-to-day progress reports. (Anyone can have a bad day, right?) The Advantage Plans must look at week-to-week comparisons or even bi-weekly comparisons. Supplements generally give the full 100 days that are allowed in the Medicare rules.

So, my modified 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 are healthy yourself but you have a "bad" family history, choose a supplement, if you can get one. (These insurers do not have to take you, so your own medical record and your family history will be scrutinized.)
- 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. Switch to a supplement before your health causes you to give "bad" answers to the health screening that a supplement will use to decide whether to insure you.
- 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 if at all possible.

I want to reiterate: 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. One surprising thing that I learned is that these plans may not be available in all counties.

Choose your plan wisely.

Thank you to Mike Whitaker and Dan Bassani of [Premier Solutions Group](#) for their help with this week's article.

## Social Media Posts from the past week

11-20-2014 Learning experience for teens helps make toys better for #SpecialNeeds children <http://ow.ly/EzxZH>

11-19-2014 #HolidayDepression is a big risk for #AgingParents <http://ow.ly/EmMji>

11-18-2014 #LongTermCareInsurance quotes available #Online <http://ow.ly/ErXgK>

11-17-2014 #NursingHomes & #AssistedLiving keep #Birds for entertainment and for #Therapy reasons <http://ow.ly/EmNTU>

11-16-2014 More types of #SeniorFraud schemes <http://ow.ly/Ek2Sx>

11-15-2014 #SeniorFraud by threatening to disconnect #Utility service <http://ow.ly/EjZwe>

11-14-2014 #MyCareOhio enrollment for 2015 for #DualEligibles on both #Medicare and #Medicaid <http://wp.me/p47F09-7O>

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

11-19-2014 Jim Koewler presented "Shopping for Medicare Insurance and My Care Ohio for Medicare/Medicaid "Dual Eligibles" at O'Neill Healthcare in Lakewood, Ohio.

11-19-2014 Jim Koewler hosted a discussion by Mike Whitaker and Dan Bassani of [Premier Solutions Group](#) on considerations when shopping for Medicare insurance at Copley Place in Copley, Ohio.

12-16-2014 Jim Koewler will speak to a caregiver luncheon at Brookdale Place in Bath, Ohio about legal issues when someone has dementia.

6-16-20154 Jim Koewler will speak on planning ahead to protect your life savings against long term care costs at a meeting of the University Hospitals Bedford Medical Center SeniorNet at the Atrium of Anna Maria in Aurora, 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

- 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

- 11-21-2014 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.  
12-17-2014 Medina County Senior Services Network's Education Committee, Tres Potrillos in Medina, 11:30 a.m.

## Newsletter Archive

Past issues of this newsletter can be found in the [newsletter archive](#) on the firm's blog site, [ProtectingSeniors.com](http://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](http://ProtectingSeniorsNews.com).

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