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**Seniors and Special Needs News - February 13, 2015**

1 message

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**The Koewler Law Firm** <Newsletter@protectingseniorsnews.com>  
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To: Jim <protectingseniorsnewsarchive@gmail.com>

Fri, Feb 13, 2015 at 9:06 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

### Happiness in long term care is (mostly) up to the resident

As I wrote in my post two weeks ago (January 29, 2015,) my Grandma thrived in her nursing home despite our initial struggles with the decision on where she should live after her broken hip (discussed in my blog post of January 22, 2015.) Similarly, my Aunt Gert chose to live in her nursing home over her own house (blog post of January 16, 2015.)

My family's good fortune with nursing homes resulted from the mindset of my Grandma and my Great Aunt more than from anything else. Grandma and Aunt Gert entered their respective nursing homes with open minds. As a result, both thrived.

Fortunately, Aunt Gert and Grandma didn't torture themselves about the life that was behind them. They accepted (well, actually, plunged into) their new homes. They made new friends. They got involved in new activities. They acted like they had just moved into a new apartment in a new neighborhood (just with less to unpack.)

We all probably know seniors who have made the lifestyle transition into

long term care well. If they receive in-home care, they accept the caregivers (family, friends, or professionals) willingly or even eagerly. Seniors who make successful moves into assisted living or nursing homes, have the “new place to live – new people to meet” attitude that Grandma and Aunt Gert had.

Unfortunately, there are many seniors who let their long term care make them unhappy. Has anyone found the secret to helping others adopt a different mindset?

## **Correction**

I goofed. I'm sorry.

Last week, I wrote that ABLE accounts could be used for housing without impacting the account holder's government benefits related to his or her disability. I was wrong. (I've got to stop writing my newsletter and blog when I'm already tired.)

ABLE accounts can make expenditures for housing, BUT such expenditures may trigger a reduction in SSI benefits just as they do outside an ABLE account.

As I wrote last week, ABLE accounts are good if not overfunded.

Unfortunately, though, housing is probably the one expense that would make the most difference for the ABLE account holder, but Congress chose to exclude it.

## **Suggest a Newsletter Topic**

I try to write something new (and useful) in my newsletter every week. So, I know that I will sometimes have writer's block. I'd like your help, please.

If you have a topic for my newsletter that you'd kindly suggest, I promise to consider it. (I don't promise to pursue it. I just promise to consider it.) I try to write about issues concerning seniors, health care, long term care, special needs, Veterans Pension (aka Aid and Attendance) benefits, and Veterans Compensation benefits. Please keep your suggestions within or near to those topics.

Please submit your suggestion [here](#). If I use your topic suggestion, I'll put the content in both my blog and newsletter.

Thank you for your help.

## **Social Media Posts from the past week**

02-12-2015 #Measles #Vaccine does not cause #Autism <http://ow.ly/IgFvi>

02-11-2015 Important discussions with an #AgingParent <http://ow.ly/IgTDj>

02-10-2015 Great primer on #LongTermCareInsurance <http://ow.ly/IFLae>

02-09-2015 Choices in housing for #Seniors with #Alzheimer'sDisease or other #Dementia <http://ow.ly/IgSUP>

02-08-2015 Experiencing how #Dementia feels <http://ow.ly/IgRvt>

02-07-2015 #Smartphone #Apps for #Seniors <http://ow.ly/IgPyk>

02-06-2015 For people with #SpecialNeeds, an ABLE account can be great - IN MODERATION <http://wp.me/p47F09-9g>

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**

2-18-2015 Jim Koewler will speak on elder law and long term care costs to the International Referral Network's Akron West chapter at the Akron Family Restaurant in Akron, Ohio.

2-19-2015 Jim Koewler will speak on elder law and VA disability to the International Referral Network's Montrose Fairlawn chapter at the Fifth Third Bank in Fairlawn, Ohio.

3-10-2015 Jim Koewler will speak on long term care planning and legal issues for seniors at Body Technic Systems in Solon, Ohio.

3-12-2015 Jim Koewler will present the continuing education program

Overcoming Seniors' Resistance to Long Term Care at Hillcrest Hospital in Mayfield Heights, Ohio. Continuing education credit is available for social workers, counselors, and nurses.

3-17-2015 Jim Koewler will speak on Powers of Attorney, Living Wills, and other advance directives to a class of health care administration students at Bryant & Stratton College in Akron, Ohio.

3-24-2014 Jim Koewler will speak on Preventing Senior Fraud at Chambrel at Montrose in Akron, Ohio.

4-8-2015 Jim Koewler will present a 3-hour continuing education program on Powers of Attorney, Health Care Powers of Attorney, Living Wills, and other advance directives, and on What Seniors know about Long Term Care Costs that are Wrong at a seminar for Direction Home, the Akron Canton Area Agency on Aging at the Akron General Wellness Center in Uniontown, Ohio. Continuing education credit is available for social workers, counselors, and nurses.

5-26-2015 Jim Koewler will discuss the legal issues that seniors face, especially focusing on long term care, at HCR ManorCare in Parma, Ohio.

6-16-2015 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)
- Organizing for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Pre-planning your Final Arrangements (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**

- 2-13-2015 Eldercare Professionals of Ohio, Altenheim & Shurmer Place, Strongsville, Ohio, 9:00 a.m.
- 2-16-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.
- 2-17-2015 UH Bedford Medical Center Senior Network, Grande Village, Twinsburg, Ohio, 8:30 a.m.
- 2-18-2015 Geauga Professional Association Specializing in Seniors ("PASS"), UH Geauga Medical Center, Chardon, Ohio, 8:30 a.m.
- 2-24-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.
- 2-24-2015 Professional Networking Group, Solon Senior Center, Solon, Ohio, 8:30 a.m.
- 2-24-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.
- 2-26-2015 Parma Hospital Senior Resource Network, Southern Hills Skilled Nursing & Rehab Center, Middleburg Heights, Ohio, 8:30 a.m.
- 2-26-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.
- 2-26-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.
- 2-27-2015 Eldercare Professionals of Ohio, Chippewa Place, Brecksville, Ohio, 9:00 a.m.
- 3-3-2015 Aging Services Network of Euclid, Euclid Hospital's

Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

3-4-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

3-4-2015 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, Richfield, Ohio, 11:45 a.m.

3-4-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

3-11-2015 Medina County Senior Services Network, Elmcroft of Medina, Medina, Ohio, 8:00 a.m.

3-11-2015 Summit Senior Sales, Administrators and Marketers Association, University Park, Akron, Ohio, 2:30 p.m.

3-12-2015 Lorain County Senior Services Network, Elmcroft of Lorain, Lorain, Ohio, 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](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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