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## Seniors and Special Needs News - February 20, 2015

1 message

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Fri, Feb 20, 2015 at 9:07 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

## Special Legal Needs of People with Special Needs

People with special needs (sometimes called disabilities) have legal needs (and related legal opportunities) that others do not have. One of the opportunities is the ABLA account (discussed in my newsletter post of February 6, 2015.) While the ABLA account is useful, if used in moderation, for easy money management without affecting government benefits, there are a number of other legal issues facing people with special needs.

Many of the legal issues facing people with special needs concern financial eligibility for government benefits. (Special Needs law is like Elder law in that way.) There are strategies for protecting the special needs person's money while still maximizing government benefits. There are different strategies to allow family members to provide for the special needs person without impacting government benefits. These strategies form the backbone of the legal services for people with special needs.

In addition, to the strategies mentioned above regarding how to own assets that belong to or can benefit a person with special needs, legal issues can arise concerning income sources, housing, food, education, caregivers, management of assets and personal care. Frequently, these issues are tied together.

For example, a person with special needs may receive Supplemental Security Income, the Social Security program for people who haven't worked long enough (and will never be able to work long enough) to qualify for Social Security Disability Income. Housing made available to the SSI recipient above the minimal level allowed can lead to a reduction in SSI benefits, however. Similarly, the value of the special needs persons' assets may be too high for a parent to get the necessary bonding to act as guardian. In addition, legal needs may be different for someone who became disabled as an adult than they are for someone else who has been disabled since childhood or even since birth.

Special Needs Law isn't like checkers. The "pieces" don't all move the same way. Future installments will discuss some of these issues in more detail.

## 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

02-19-2015 Expertise on #Autism requires input from people with Autism <http://ow.ly/IHYoi>

02-18-2015 Help your #AgingParent eat well <http://ow.ly/J5Eeb>

02-17-2015 Another view on how to decide whether to buy #LongTermCareInsurance <http://ow.ly/J5tX5>

02-16-2015 What can #InHomeCare do for your #AgingParent <http://ow.ly/IhnG6>

02-15-2015 #VA proposes rules to make it harder to get #VAPension (aka #AidAndAttendance) <http://ow.ly/J2sX0>

02-14-2015 Designating #Beneficiaries on your #Bank statement may make a #Will unnecessary (or may not) <http://ow.ly/J2q0Q>

02-13-2015 #Happiness in #LongTermCare depends on the attitude of the #Senior <http://wp.me/p47F09-9q>

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

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.

3-24-2015 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 entitled "Legal Issues for Older Adults and their Loved Ones" at a seminar for Direction Home, the Akron Canton Area Agency on Aging at the Akron General Wellness Center in Uniontown, Ohio. The program will discuss Powers of Attorney, Health Care Powers of Attorney, Living Wills, and other advance directives; Legal Issues when someone has Dementia; and What Seniors know about Long Term Care Costs that is Wrong. Continuing education credit is available for social workers, counselors, and nurses.

4-16-2015 Jim Koewler will discuss Powers of Attorney, Living Wills, and other advance directives at Liberty Residence I in Wadsworth, Ohio.

4-29-2015 Jim Koewler will present Navigating Medicaid, Medicare, and the Affordable Care Act at Kemper House in Highland Heights, Ohio. Continuing education credit is available for Certified Case Managers, 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.

6-9-2015 Jim Koewler will discuss Preventing Senior Fraud at The AbbeWood in Elyria, Ohio. Continuing education credit is available for Certified Case Managers, social workers, counselors, and nurses.

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)
- Overcoming Seniors' Resistance to Long Term Care (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, and nurses)
- Government Benefits that can help Pay for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- 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

- 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.
- 3-13-2015 Eldercare Professionals of Ohio, Kemper House, Strongsville, Ohio, 9:00 a.m.
- 3-16-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.
- 3-17-2015 UH Bedford Medical Center Senior Network, Northfield Village, Northfield, Ohio, 8:30 a.m.

3-18-2015 Geauga Professional Association Specializing in Seniors ("PASS"), Manor House at Punderson State Park, Newbury, Ohio, 8:30 a.m.  
3-19-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 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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