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## Seniors and Special Needs News - February 26, 2015

1 message

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Fri, Feb 27, 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

## Income for People with Special Needs

Everyone needs income to support themselves and their needs. People with special needs may not be able to generate enough income through work or may not be able to work at all. For someone who cannot work to support themselves (and who is not yet eligible for Social Security retirement benefits,) the source(s) of income might have certain restrictions.

Let's start with the no-restrictions income. If anyone (special needs or not) has enough invested money to generate enough income to support their needs and their lifestyle, no other sources of income are needed. (Yes, this means rich people.) These people do not need to worry (not at this time, anyway) about special needs law and protection of their income. They've got investment risk but not a special needs law problem

People who aren't quite so rich may need to draw down their invested assets to keep up with their necessary expenditures. These people need to project whether how long their assets will last. People like this (who need to use some of their assets to support themselves) may want to consult an attorney who practices in special needs to see if government program (or maybe

charitable programs) can help their assets last.

People who have enough of a work history (during which they paid into the Social Security system) should be eligible for Social Security Disability Income (SSDI.) These are people who may have suffered a debilitating accident or may have some sort of disease that affects people in middle age, such as MS or ALS. (Remember, to get SSDI, you have to have significant work history and not yet have reached retirement age.) Their SSDI does not have restrictions (except for people who become ineligible for SSDI by working despite their disability and, as a result, making more than a minimal income.) SSDI payment may or may not be enough to support the disabled person's needs. If not, then the government and/or charitable benefits available to special needs people may become necessary.

People who do not have enough of a work history may need Supplemental Security Income (SSI.) SSI is not available to people who have assets above \$2,000. That's not much. People who have assets over \$2,000 can spend some of their assets or can put the "extra" money into an account that the SSI rules don't count as the person's assets. A Special Needs Trust or an ABLE account (discussed in my blog post of February 5, 2015) might be appropriate, for example. In addition, other sources of income or of housing support, could reduce the person's SSI each month.

A special needs person must have either many valuable assets or an income stream (or some combination) to sustain themselves. Advice from a special needs attorney can help sort out and get the maximum benefits of the person's assets and income stream.

## **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**

02-26-2015 #Autistic behaviors in foals may shed light on human Autism <http://ow.ly/IHZsJ>

02-25-2015 The financial and care impact of #FamilyCaregiving for #AgingParents <http://ow.ly/JtEJO>

02-24-2015 #LongTermCareInsurance as a #NewYearsResolution <http://ow.ly/JtCle>

02-23-2015 What makes #AssistedLiving a good choice for #SeniorCare <http://ow.ly/lhpnC>

02-22-2015 Fewer #Boomers moving south at #Retirement <http://ow.ly/JpckY>

02-21-2015 Handling #ColdWeather concerns with an #AgingParent <http://ow.ly/Jp9iQ>

02-20-2015 Special Legal Needs of People with #SpecialNeeds <http://wp.me/p47F09-9v>

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 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.

4-16-2015 In honor of National Health Care Decision Day, Jim Koewler will speak on Health Care Powers of Attorney, Living Wills, and other Advance Directives at the Active Adults Center in Barberton, Ohio. Free help preparing Living Wills for 20 audience members will be provided.

4-16-2015 In honor of National Health Care Decision Day, Jim Koewler will discuss Powers of Attorney, Living Wills, and other advance directives as part of a panel discussion 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)
- Overcoming Seniors' Resistance to Long Term Care (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 Funeral (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 Costs
- How to help your Parents Manage their Affairs

## **Upcoming meetings**

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.  
3-24-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.  
3-24-2015 Professional Networking Group, Grande Oaks, Oakwood Village, Ohio, 8:30 a.m.  
3-24-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.  
3-26-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.  
3-26-2015 Parma Hospital Senior Resource Network, Kemper House, Strongsville, Ohio, 8:30 a.m.  
3-26-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio 8:30 a.m.  
3-27-2015 Eldercare Professionals of Ohio, The Oaks of Brecksville, Brecksville, Ohio, 9:00 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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