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Seniors and Special Needs News - January 23, 2015

1 message

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Fri, Jan 23, 2015 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

My Family's experience with Nursing Homes – Grandma Cook

As I wrote when I discussed my Grandma Schneider in my newsletter of January 10, 2014 and my Aunt Gert in my newsletter of January 16, 2015, many people seem revolted at the thought of moving into a nursing home or putting a loved one into a nursing home. I've heard many people speak of seniors abandoned in nursing homes living, seemingly forgotten and alone. My family's experience with nursing homes is just the opposite. Yet, we struggled with the decision on where my Grandma should live after her broken hip.

In case you're trying to draw the family tree, Grandma is my mom's mom. Grandma Schneider is Grandma Cook's mother-in-law (by her first husband) and my mom's paternal grandmother. Aunt Gert is Grandma Cook's sister-in-law by marrying Grandma Cook's brother.

Grandma Cook was 92 when she broke her hip and needed rehab. Deciding where to go for rehab wasn't a big deal. We knew and she knew that she needed rehab. Mom and her brother chose a nursing home close to my mom's house but not so far from my uncle's house as to be inconvenient for him. So there she went for rehab.

Now, this wasn't "rehab" for Medicare payment purposes. This was honest to goodness rehab. Grandma got better and, after rehab, could go home. She would need a walker, but she could go home. Anticipating that her rehab would be complete, we faced a difficult choice of where Grandma should live.

All through rehab, Grandma talked about going back home. She talked about things she would do when she moved back home. She certainly didn't seem to dislike her nursing home stay for rehab. She didn't complain. On the contrary, she enjoyed the activities, the staff, and (most of) the other people in her nursing home. Still, throughout her rehab, she continued to talk about going home.

Similarly, throughout Grandma's rehab, Mom, my sisters, my uncle, and I talked about Grandma going home. We didn't talk about it as a foregone conclusion, like Grandma did. We talked about what we could do to facilitate her return home.

We talked about whether she could get in and out of her house because there were stairs at both the front and back doors. We talked about a home care service and how many hours of care she might need. We talked about whether she'd accept the person from a home care service into her house. We talked about the need to have a way for Grandma to get out of the house frequently.

Before her broken hip, Grandma was out of the house almost every day that the weather permitted. She was up and out in the morning for breakfast with friends. Then she would go to the senior center to play cards or bingo and participate in an exercise class. She would have lunch (and frequently serve lunch) at the senior center. After her afternoon activities (at the senior center, or visiting with a friend, or shopping,) she'd return home before dark. If Grandma were going to return home after rehab, we needed to find a way for her to maintain as much of her schedule as possible. So, the home care aide would need also to be her driver. Otherwise, her return home would be a failure.

We considered having Grandma move in with Mom or my uncle. Unfortunately, both Mom's house and my uncle's house had steps in the living areas of the house. Grandma wouldn't be able to live in either house without risking the steps or being limited to certain parts of the house. Neither of those options seemed a good idea.

We also considered finding Grandma an apartment or a new house that didn't require steps to get in and out. Our concern was Grandma's emotional and psychological comfort in a new place. Grandma's memory was slipping a little. (If she had Alzheimer's or anything similar, it was very LATE onset, it seemed to us medical laypeople. To us, Grandma seemed sharp as she could be until she was about 90 years old.) Because of her slipping memory, we really worried about taking her into a new home.

While we were still pondering what seemed best for Grandma (still during her rehab,) Thanksgiving came. My mom and I picked up Grandma and brought her to Mom's house for Thanksgiving dinner. She barely could stay at Mom's for two hours. She didn't even stay long enough for dinner. She wanted to get back to her nursing home. She was afraid she was missing something.

That Thanksgiving was an epiphany for us in our decision-making. We wondered if Grandma really wanted to return to her house.

A couple of weeks after Thanksgiving, when Mom had Grandma out for lunch and some shopping, Mom took Grandma to her house. Mom pulled up in front of the house and asked Grandma if she wanted to move back in. Grandma sat there in silence, looking at the house for a few minutes. Then she told Mom that she wanted to stay in the nursing home.

Mom then asked Grandma if she wanted to go in the house. Grandma said, "no." She didn't care to go in. She was ready to go back to the nursing home.

On the short ride back to the nursing home and during the rest of Mom's visit that day, Grandma didn't seem to be at all sad about her decision. When it was time for the afternoon activity, off Grandma went without a second thought.

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

01-22-2015 What people with #SpecialNeeds can #Teach us <http://ow.ly/GfwJi>

01-21-2015 #FamilyCaregiving for #AgingParent and planning for #LongTermCare costs can be confusing and contentious <http://ow.ly/GLXJ4>

01-20-2015 #LongTermCareInsurance policy terms to avoid <http://www.protectingseniors.com/?p=4099> (Backup copy of article because link is broken)

01-19-2015 Can you force an #AgingParent to move into a #NursingHome? (personal experience) <http://ow.ly/HwMlw>

01-18-2015 #AmericanIdol finalist suffers the difficulties of #Guardianship for an #AgingParent <http://ow.ly/H7i99>

01-17-2015 Who provides #LongTermCare for #AgingParents? <http://ow.ly/H7hMZ>

01-16-2015 My Family's Experience with #NursingHomes – Aunt Gert <http://wp.me/s47F09-551>

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

1-28-2015 Jim Koewler will present the continuing education program Preventing Senior Fraud at the Sky Way East in Mansfield, Ohio. Continuing education credit is available for Certified Case Managers, social workers, counselors, and nurses.

2-12-2015 Jim Koewler will speak on elder law and VA disability to the International Referral Network's Elyria chapter at the Elks Club in Elyria, Ohio.

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.

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.

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

1-23-2015 Eldercare Professionals of Ohio, Brentwood Health Care Center, Sagamore Hills, Ohio, 9:00 a.m.

1-27-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio 8:00 a.m.

1-27-2015 Professional Networking Group, Jennings Center for Older Adults, Garfield Heights, Ohio, 8:30 a.m.

1-27-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

1-29-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

2-3-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

2-4-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

2-4-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.

2-4-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

2-11-2015 Medina County Senior Services Network, Meadowview Care Center, Seville, Ohio, 8:00 a.m.

2-11-2015 Summit Senior Sales, Administrators and Marketers Association,
Sutcliffe II Apartments, Cuyahoga Falls, Ohio, 2:30 p.m.

2-12-2015 Lorain County Senior Services Network, Villa Camillus,
Columbia Station, Ohio, 8:30 a.m.

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.

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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