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## Seniors and Special Needs News - January 9, 2015

1 message

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 To: Jim <protectingseniorsnewsarchive@gmail.com>

Fri, Jan 9, 2015 at 9:04 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

## 2015 Ohio Medicaid financial standards for long term care

The Medicaid program helps pay for long term care (nursing home, assisted living, or in-home care) for many seniors. The Medicaid rules allow the patient and the patient's spouse to keep certain amounts of their savings and certain amounts from their monthly income. As of January 2015, Ohio's Medicaid program allows the following amounts:

Savings patient can keep: \$1,500  
 Savings spouse at home can keep: \$23,844 – \$119,220  
 Monthly income patient can keep: \$50  
 Monthly income allowance for spouse: \$1,967 – \$2,981  
 Monthly housing allowance for spouse at home: \$590  
 Monthly utility allowance for spouse at home: \$498  
 What Medicaid pays nursing homes each month: \$6,327  
 Limit on equity in home: \$552,000

Note: Because this information is an update of the Medicaid "financial standards," it also appears on my website's Medicaid page.

**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**

01-08-2015 #Music class for students with #SpecialNeeds  
<http://ow.ly/Gfv2d>

01-07-2015 Telling an #AgingParent that it's time for #AssistedLiving – personal stories <http://ow.ly/Gg7qW>

01-06-2015 Pay close attention to the #FinePrint of your #LongTermCareInsurance <http://ow.ly/GfyJj>

01-05-2015 Stay at home or move into #AssistedLiving <http://ow.ly/Gg7Qp>

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**

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.

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)
- 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

1-9-2015 Eldercare Professionals of Ohio, Berea Lake Towers, Berea, Ohio, 9:00 a.m.

1-14-2015 Medina County Senior Services Network, Pearlview Care Center, Brunswick, Ohio, 8:00 a.m.

1-14-2015 Summit Senior Sales, Administrators and Marketers Association, The Orchards of Ridgewood, Akron, Ohio, 2:30 p.m.

1-14-2015 Richfield Chamber of Commerce annual dinner, The Taverne of Richfield, Richfield, Ohio, 6:00 p.m.

1-19-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.

1-20-2015 UH Bedford Medical Center Senior Network, Heartland of Twinsburg, Twinsburg, Ohio, 8:30 a.m.

1-21-2015 Geauga Professional Association Specializing in Seniors ("PASS") 8:30 a.m.

1-22-2015 Portage Senior Services Network, Coleman Adult Day Services, Ravenna, Ohio, 8:30 a.m.

1-22-2015 Parma Hospital Senior Resource Network, ManorCare, Parma, Ohio, 8:30 a.m.

1-23-2015 Eldercare Professionals of Ohio, Brentwood Health Care Center, Northfield, 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 8:30 a.m.

1-29-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, 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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