



Jim Koewler <jameskoewler@gmail.com>

Seniors and Special Needs News - March 20, 2015

1 message

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

Fri, Mar 20, 2015 at 9:11 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.

Email not displaying correctly?
[View it in your browser.](#)



The Koewler Law Firm
 JAMES L. KOEWLER, JR.



Seniors and Special Needs News

How can someone with Special Needs become eligible for SSI The Financial Tests

Today's newsletter continues the series about Special Needs Law.

The newsletter on February 19, 2015 gave an overview of the legal issues facing people with special needs. The newsletter on February 5, 2015 discussed the new ABLE accounts. The newsletter on February 26, 2015 discussed sources of income for people with special needs.

The newsletter on March 6, 2015 discussed medical insurance for people with special needs. The newsletter on March 13, 2015 discussed how the Social Security Administration requires people with special needs to prove a disability to qualify for Supplemental Security Income (SSI.)

Today's newsletter discusses how to meet the income test and the asset test to become eligible (and maintain eligibility) for Supplemental Security Income (SSI.)

The income test is complicated.

- SSI will pay no more than \$733 per month for an individual or \$1,100 per month for a couple. (Those amounts get adjusted for inflation, usually annually.)
- Monthly payments will be reduced by the amount of in-kind contributions (from non-governmental sources) that provide food, clothing, or shelter. (For example, if a family member provides a

room rent-free, the SSI payment will be reduced by the monthly value of the room.)

- If the SSI applicant has a job, the SSI payment will be reduced, but only part of the income is counted toward the SSI reduction. The first \$65 doesn't count, and one-half of the amount over \$65 doesn't count. (If the applicant works infrequently, the first \$30 each quarter is not counted.)
- \$20 per month of non-earned income won't reduce SSI. Any non-earned income over this \$20 leads to a reduction. (If the applicant receives non-earned income but does not receive it on a monthly schedule, then the first \$60 per quarter is not counted so that it comes out the same as \$20 per month.)
- If the SSI applicant is part of a household in which other household members are not SSI applicants or recipients, SSI uses a complicated analysis of shared income to "deem" that some of the household income belongs to the SSI applicant. The "deeming" analysis handles earned income differently than unearned income and considers the household's children and whether some or all of the children are themselves SSI eligible. (Maybe someday when I really want to put you to sleep, I'll write about deeming in more detail.)

The asset test is easy. SSI is not available for an individual with assets above \$2,000. It is not available for a couple with assets above \$3,000. The asset test gets more complicated if an applicant needs long term care.

If the SSI applicant needs long term care (not just doctors and medicine, etc but help with bathing, dressing, grooming, etc.,) then the applicant will need Medicaid for long term care. In Ohio (where I work with people who have special needs,) the applicant must not only pass the SSI asset test of \$2,000 but must also pass the Medicaid asset test of \$1,500 or less. (The amount of money that a long-term-care-Medicaid applicant may have varies some from state to state, but is usually in the \$1,500 to \$2,000 range.)

Once someone has started to receive SSI payments, the person must maintain eligibility for SSI for the payments to continue. Accordingly, the person must continue to meet the financial eligibility tests described above as well as the disability test described in last week's newsletter.

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

03-19-2015 What the #Parent of #SpecialNeeds child faces <http://ow.ly/K3jmb>

03-18-2015 When your #AgingParent seems to need a #NursingHome but won't go <http://ow.ly/K1ewR>

03-17-2015 Some #LongTermCareInsurance policies offer to increase benefits now and then <http://ow.ly/K1LGs>

03-16-2015 The different ways to pay for #LongTermCare services <http://ow.ly/K1j0T>

03-15-2015 #Fraud schemes that target #Seniors <http://ow.ly/K3dbH>

03-14-2015 Stubborn #ObservationStatus that screws #Medicare #Rehab patients won't go away <http://ow.ly/K1ATn>

03-13-2015 How someone with #SpecialNeeds must prove #Disability to #SocialSecurity <http://wp.me/p47F09-9K>

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

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.

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

- 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.
- 4-1-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.
- 4-1-2015 Richfield Chamber of Commerce luncheon, Richfield Days Inn and Suites, 11:45 a.m.
- 4-1-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.
- 4-7-2015 Aging Services Network of Euclid, Euclid Senior Center Health Fair, 10:00 a.m.
- 4-8-2015 Medina County Senior Services Network, Magnolia Village, Wadsworth, Ohio, 8:00 a.m.
- 4-8-2015 Summit Senior Sales, Administrators and Marketers Association, Dinner for Social Workers, St. George Antiochian Church, Akron, Ohio,

4:30 p.m.

4-9-2015 Lorain County Senior Services Network, Kingston of Vermilion, Vermilion, Ohio, 8:30 a.m.

4-10-2015 Eldercare Professionals of Ohio, O'Neill Healthcare, Lakewood, Ohio, 9:00 a.m.

4-15-2015 Geauga Professional Association Specializing in Seniors ("PASS"), ?????, 8:30 a.m.

4-20-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 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](#).

© 2015 The Koewler Law Firm. All rights reserved.

[follow on Twitter](#) | [friend on Facebook](#) | [forward to a friend](#)

Copyright © 2015 The Koewler Law Firm, All rights reserved.
You are receiving this email because you subscribed through our website or asked to be on our mailing list.
Our mailing address is:
The Koewler Law Firm
P.O. Box 443
Richfield, OH 44286

[Add us to your address book](#)



[unsubscribe from this list](#) | [update subscription preferences](#)