



Jim Koewler <jameskoewler@gmail.com>

Seniors and Special Needs News - March 6, 2015

1 message

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

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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

Medical Insurance for People with Special Needs

Today's newsletter continues the series about Special Needs Law. The newsletter on February 20, 2015 gave an overview of the legal issues facing people with special needs. The newsletter on February 6, 2015 discussed the new ABLE accounts. The newsletter on February 27, 2015 discussed sources of income for people with special needs.

Today's post discusses Medical Insurance for People with Special Needs.

The medical insurance coverage to people with special needs is linked to their source(s) of income.

SUPPLEMENTAL SECURITY INCOME (the Social Security disability system for people who do not have enough of a work history to qualify for Social Security Disability Income.)

Medicaid Medical Coverage - People who receive Supplemental Security Income automatically qualify for Medicaid medical coverage. Medicaid medical coverage insures doctor visits, hospital stays, prescriptions, and other "traditionally insured" health costs. For people who are "high functioning" despite their special need, this Medicaid medical coverage may be the only

Medicaid coverage necessary.

Medicaid Long Term Care Coverage - SSI recipients who need help with Activities of Daily Living (bathing, toileting, grooming, dressing, walking, eating, and getting in or out of bed or a chair) may need Medicaid coverage for long term care (from an arm of Medicaid called the Aged, Blind and Disabled.) Because SSI recipients can have no more than \$2,000 in assets, they usually qualify for Medicaid long term care coverage automatically.

(Some states, including Ohio, where I practice, have a Medicaid asset limit below \$2,000, so, as a practical matter, SSI recipients in these states may have an asset limit lower than the federal rules say.) Long term care coverage insurance for nursing home costs, assisted living costs, or the cost of in-home help with Activities of Daily Living in addition to the coverage for traditional medical costs such as doctor visits and hospital stays. For people whose special needs create a need for help with Activities of Daily Living, this Medicaid coverage of long term care may be the most important government benefit they receive.

SOCIAL SECURITY DISABILITY INCOME (the Social Security income program for disabled people who have qualifying work history.)

Medicare - People who receive Social Security Disability Income can get Medicare coverage two years (the rules use the language "24 months" probably because SSDI comes as a monthly payment) after the disability income starts. The Medicare available to people with special needs who receive disability income is the same as Medicare for seniors. It covers 80% of costs, and the insured person can pay the 20% themselves or can buy additional insurance (an Advantage Plan or a Medicare Supplement) to cover it.

Affordable Care Act - Until Medicare starts (and the 24 month count doesn't start unless the disabled person is receiving Social Security Disability Income,) the Affordable Care Act is the source of health insurance for people with special needs (just like it is for everyone else.)

Medicaid for Long Term Care - Medicare and the Affordable Care Act provide insurance coverage for "traditional" medical costs such as doctor visits, prescriptions, hospital stays, etc. They do NOT provide coverage for long term care costs such as nursing homes, assisted living, or in-home help with Activities of Daily Living (bathing, toileting, dressing, grooming, eating, walking, or getting in and out of bed or a chair.) Further, a person receiving SSDI does NOT automatically qualify for Medicaid for long term care. SSDI recipients who need Medicaid coverage for long term care must qualify for that coverage under Medicaid's separate rules in their state.

NEITHER SSI NOR SSDI

Someone with special needs who does not, for whatever reason, qualify for Supplemental Security Income or for Social Security Disability Income must rely on the Affordable Care Act for health insurance and on the Medicaid Aged, Blind and Disabled program for long term care.

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

03-05-2015 #Library has program specifically for #Autistic children <http://ow.ly/I10zv>

03-04-2015 Improve #FamilyCaregiving by acting as manager rather than #Caregiver <http://ow.ly/JKJS9>

03-03-2015 Letter to the NY Times describes how #LongTermCareInsurance isn't a magic bullet <http://ow.ly/JKHsR>

03-02-2015 U.S. News' suggestions on how to pick an #AssistedLiving facility for an #AgingParent <http://ow.ly/J5yP4>

03-01-2015 Personal frustrations in asking #VA to recognize health effects of #MilitarySexualTrauma <http://ow.ly/JKGGK9>

02-28-2015 Friendly #AgingParents are more likely to lose money to #Fraud <http://ow.ly/JKFGZ>

02-27-2015 #Income for People with #SpecialNeeds <http://wp.me/p47F09-9x>

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

3-10-2015 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.

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

- 3-11-2015 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.

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.

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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