



Jim Koewler &lt;jameskoewler@gmail.com&gt;

## Seniors and Special Needs News - May 1, 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, May 1, 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.

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



**The Koewler Law Firm**  
 JAMES L. KOEWLER, JR.



## Seniors and Special Needs News

### **Legal Issues when someone has Dementia: Who can Speak for a Person with Dementia?**

People with dementia have trouble or the complete inability (if the dementia is bad enough) to make decisions about their health care and about their assets. The dementia causes a disconnection with the world and/or an inability to communicate that prevents the sufferers from understanding the need to make decisions about health care or about assets or from communicating those decisions to the people who must act on the decisions. Often, it becomes necessary for someone else to make the decisions and make those decisions known.

Perhaps the person with dementia has previously prepared a General Power of Attorney (often called a Durable Power of Attorney) and/or a Health Care Power of Attorney. If so, then the determination of who can speak for the person is easy. The Agent(s) appointed in those documents have the decision-making authority.

Perhaps the person with dementia has not prepared a General Power of Attorney or a Health Care Power of Attorney. In that case, the determining who can make decisions for the dementia sufferer is much trickier. There is rarely a clear cut answer.

For people trying to provide care for the dementia sufferer, the worst case scenario might be a sibling rivalry among the children. That rivalry might appear outwardly as unresolvable conflict. (I've written about such sibling disputes in my blog of January 31, 2014 ("Family is the other F word") and

February 7, 2014 ("When did Fredo die?" using a story line from "The Godfather Part 2" as an example) because they arise all too often.)

If there is such a sibling rivalry, the dementia sufferer's caregivers are caught on the horns of a dilemma. There is no one person in charge, so the caregivers have to figure out how to get decisions made. At the same time, because of the rivalry among the children, there are likely to be repercussions no matter what decision is made and what action (or inaction) taken.

Future installments will discuss these issues in more detail.

## **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**

04-30-2015 More #Teachers needed for growing #SpecialNeeds population <http://ow.ly/M8UsN>

04-29-2015 #HomeModification that can help #AgingParents stay home <http://ow.ly/M8TzK>

04-28-2015 Some alternatives to traditional #LongTermCareInsurance <http://ow.ly/M8VTc>

04-27-2015 #Housing designed for #AgingAdults <http://ow.ly/M8RE6>

04-26-2015 #CareCoordination can lead to better health and spending results for #Medicaid recipients <http://ow.ly/M6AZT>

04-25-2015 New #OhioMedicaid system for annual eligibility check under scrutiny <http://ow.ly/M6lrE>

04-24-2015 Setting aside #Money for a Loved One with #SpecialNeeds <http://wp.me/p47F09-aV>

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

5-4-2015 Jim Koewler will discuss Managing Money for Seniors at the Mandel Jewish Community Center in Cleveland Heights, Ohio.

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.

6-23-2015 Jim Koewler will discuss Helping Reluctant Seniors accept the benefits of Long Term Care at Medina General Hospital in Medina, Ohio with the Medina Senior Services Network. Continuing education credit is available for Certified Case Managers, social workers, counselors, and nurses.

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**

- 5-5-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.
- 5-6-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.
- 5-6-2015 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, Richfield, Ohio, 11:45 a.m.
- 5-6-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.
- 5-8-2015 Eldercare Professionals of Ohio, Century Oak Care Center, Middleburg Heights, Ohio, 9:00 a.m.
- 5-13-2015 Medina County Senior Services Network, Waite and Sons Funeral Home, Medina, Ohio, 8:00 a.m.
- 5-13-2015 Summit Senior Sales, Administrators and Marketers Association, Canal Pointe, Akron, Ohio, 2:30 p.m.
- 5-14-2015 Lorain County Senior Services Network, Life Care Center of Elyria, Elyria, Ohio, 8:30 a.m.
- 5-18-2015 Medina County Senior Services Network's Education Committee, Tres Potrillos, Medina, Ohio, 11:30 a.m.
- 5-19-2015 UH Bedford Medical Center Senior Network, Light of Hearts Villa, Bedford, Ohio, 8:30 a.m.
- 5-20-2015 Geauga Professional Association Specializing in Seniors ("PASS"), West Geauga Senior Center, Chesterland, Ohio, 8:30 a.m.
- 5-21-2015 Portage Senior Services Network, Family and Community Services Building, Ravenna, Ohio, 8:30 a.m.

5-22-2015 Eldercare Professionals of Ohio, HCR Manorcare, Mayfield Heights, Ohio, 9:00 a.m.

5-26-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

5-26-2015 Professional Networking Group, DeJohn Funeral Home, Willoughby, Ohio, 8:30 a.m.

5-26-2015 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

5-28-2015 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 website, [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](#)