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## Seniors and Special Needs News - September 18, 2015

1 message

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Fri, Sep 18, 2015 at 9:01 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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**The Koewler Law Firm**  
 JAMES L. KOEWLER, JR.



# Seniors and Special Needs News

## Legal Issues when someone has Dementia Think about Medical Insurance

Today's newsletter continues the discussion of Legal Issues when someone has Dementia. The introductory newsletter ([May 1, 2015](#)) put forth the issue of "Who can speak for someone with dementia?" The [May 15, 2015](#) newsletter discussed the situation where the person with dementia has Advance Directives in place. The [May 22, 2015](#) newsletter discussed the legal issues in determining whether a dementia sufferer can choose to have new Advance Directives prepared. The [May 31, 2015](#) newsletter discussed options in preparing a Health Care Power of Attorney. The [June 5, 2015](#) newsletter discussed how to decide whether to prepare a Living Will. The [June 12, 2015](#) newsletter discussed the General Power of Attorney. The [June 19, 2015](#) newsletter discussed the importance of making the General Power of Attorney "durable." The [June 26, 2015](#) newsletter discussed whether to make General Powers of Attorney "springing." The [July 3, 2015](#) newsletter discussed revoking prior Powers of Attorney. The [July 10, 2015](#) newsletter discussed Do Not Resuscitate orders. The [July 17, 2015](#) newsletter discussed the Right of Disposition designation. The [July 24, 2015](#) newsletter discussed the Will (aka Last Will and Testament.) The [August 1, 2015](#) newsletter discussed Beneficiary Designations on IRAs, bank accounts, etc. The [August 7, 2015](#) newsletter discussed whether to pre-plan a funeral. The [August 14, 2015](#) newsletter discussed how to choose a final resting place. The [August 28, 2015](#) newsletter discussed pre-planning the funeral ceremony itself. The [September 4, 2015](#) newsletter discussed when and how to pay for the pre-planned funeral. The [September 11, 2015](#) newsletter discussed medical insurance choices. Today's installment will discuss long term care insurance.

Today's newsletter continues the discussion of issues to manage when someone finds out that he or she has a disease that causes dementia. These issues should be managed before the dementia gets worse, before the disease takes away the person's ability to make decisions. Along with the issues previously discussed, someone who has dementia (or his or her family) should see whether long term care insurance might be available.

Someone who has a disease that causes dementia is very likely to need long term care in the future. At the same time, someone who has a disease that causes dementia might have trouble getting long term care insurance.

Nonetheless, it's worth a try. After all, insurance quotes are free.

Essentially, the availability of long term care insurance depends on whether a doctor has diagnosed the dementia or the disease that causes it and whether, without a diagnosis, an insurance underwriter can see dementia risks. If someone with a dementia causing illness applies for long term care insurance early enough, he or she may be able to get coverage. (Don't lie on an application in order to get coverage.)

Some long term care insurers issue policies more easily than others. Some long term care insurance products are easier to get than others. Even if a "traditional" long term care insurance policy isn't available, a non-traditional policy might be available. Some life insurance policies have a long term care rider or an option for lifetime benefits (which can act like long term care insurance.) Some annuities have long term care features.

Because of the risk of long term care that comes from a dementia related disease, someone who has the early stage of such a disease would be well served at least to try to get long term care insurance in any form that he or she can get.

## **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

09-17-2015 Parents of #SpecialNeeds children must prepare for #School <http://ow.ly/ROxJj>

09-16-2015 Don't be #FamilyCaregiver alone. Ask (even demand) help from others <http://ow.ly/ROAMP>

09-15-2015 Quick summary of alternative #LongTermCareInsurance products <http://ow.ly/ROr9J>

09-14-2015 Federal program looks at connection between #NursingHome billing methods and #Hospital admissions <http://ow.ly/ROBdX>

09-13-2015 Shrinkage of #VA claims backlog is, in part, an illusion <http://ow.ly/ROA6x>

09-12-2015 Congressman proposes to extend #AgentOrange benefits program for #VietnamVeterans <http://ow.ly/ROzxe>

09-11-2015 #Legal Issues when someone has #Dementia – Think about #MedicalInsurance <http://wp.me/p47F09-d9>

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

9-22-2015 Jim Koewler will discuss Money Management for Seniors at Chambrel of Montrose, a Brookdale Community, in Akron, Ohio.

9-24-2015 Jim Koewler will discuss Helping Reluctant Seniors accept the benefits of Long Term Care at Stow-Glen Retirement Village in Stow, Ohio. Continuing education credit is available for Certified Case Managers, social workers, counselors, and nurses. (rescheduled from an earlier date)

10-28-2015 Jim Koewler will discuss Preventing Senior Fraud at Southwest General Medical Center in Middleburg Heights, Ohio. Continuing education credit is available for Certified Case Managers, social workers, counselors, and nurses.

10-28-2015 Jim Koewler will discuss Helping Reluctant Seniors accept the benefits of Long Term Care at Westlake Village in Westlake, Ohio.

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

- 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, and nurses)
- My Care Ohio and Medicare/Medicaid “Dual Eligibles” (Continuing Education credit available for social workers, counselors, and nurses)
- Navigating Medicaid, Medicare, and the Affordable Care Act (Continuing Education credit available for social workers, counselors, and nurses)
- What people Know about Long Term Care that is Wrong (Continuing Education credit available for social workers, counselors, and nurses)
- Government Benefits that can help Pay for Long Term Care (Continuing Education credit available for social workers, counselors, and nurses)
- Legal Issues for People with Dementia (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)
- Elder Law: A Primer (Continuing Legal Education credit available)
- Protecting your Money when you need Long Term Care and Essential Estate Planning Considerations (with free living wills for up to 20 audience members)
- Myths about Long Term Care Costs
- How to help your Parents Manage their Affairs

## Upcoming meetings

9-21-2015 Medina County Senior Services Network's Education Committee, Yours Truly, Medina, Ohio, 11:30 a.m.

9-22-2015 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

9-22-2015 Professional Networking Group, Montefiore, Beachwood, Ohio, 8:30 a.m.

9-22-2015 Wayne Holmes Senior Service Coalition, Wayne County Care

Center, Wooster, Ohio, 8:30 a.m.

9-24-2015 Parma Hospital Senior Resource Network, Westwood Place, Strongsville, Ohio, 8:30 a.m.

9-24-2015 Portage Senior Services Network, Family and Community Services Building, Ravenna, Ohio, 8:30 a.m.

9-24-2015 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

9-25-2015 Eldercare Professionals of Ohio, Broadway Care Center, Cleveland, Ohio, 9:00 a.m.

9-30-2015 UH Bedford Senior Network's Wellness Expo and Cookoff, Solon Senior and Community Center, Solon, Ohio

10-6-2015 Aging Services Network of Euclid, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

10-7-2015 Stark Senior Services Network, Canton Baptist Temple, Canton, Ohio, 9:00 a.m.

10-7-2015 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.

10-7-2015 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

10-8-2015 Lorain County Senior Services Network, ?????, 8:30 a.m.

10-9-2015 Eldercare Professionals of Ohio, Ames Family Hospice House, Westlake, Ohio, 9:00 a.m.

10-14-2015 Medina County Senior Services Network, The Avenue at Medina, Medina, Ohio, 8:00 a.m.

10-14-2015 Summit Senior Sales, Administrators and Marketers Association, Heather Knoll, Tallmadge, Ohio, 2:30 p.m.

10-15-2015 UH Bedford SeniorNet Legislative Awareness Committee, Panera, Warrensville Heights, Ohio, 3:00 p.m.

## Newsletter Archive

Past issues of this newsletter can be found in the [newsletter archive](#) on the firm's website, [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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