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Seniors and Special Needs News - January 8, 2016

1 message

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

Fri, Jan 8, 2016 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

2016 Ohio Medicaid financial standards for long term care

Note: There were no newsletters the last two weeks (Christmas and New Year's Day.) Happy 2016!

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: \$1,992 – \$2,981

Monthly housing allowance for spouse at home: \$598

Monthly utility allowance for spouse at home: \$510

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 since the last newsletter

01-07-2016 Scientists suspect link between #Antidepressants during #Pregnancy and #Autism <http://ow.ly/W7Qxg>

01-06-2016 The myriad duties of the #FamilyCaregiver in the #SandwichGeneration <http://ow.ly/W93zc>

01-05-2016 The possible world-wide future of #LongTermCareInsurance <http://ow.ly/W952V>

01-04-2016 Preparing an #AgingParent for #InHomeCare <http://ow.ly/VOvQZ>

01-03-2016 Effect of #InterestRate increase on #Seniors <http://ow.ly/W8ldN>

01-02-2016 How #Seniors benefit from #Art <http://ow.ly/W8yRS>

01-01-2016 New Year's Resolution: Determine if an #AgingParent needs help managing #Money <http://ow.ly/VNbhX>

12-31-2015 Difference in #Brain function found that may be linked to #Autism <http://ow.ly/W7Q7u>

12-30-2015 #AgingParents with #Disabilities need help to avoid #Depression <http://ow.ly/W7SFf>

12-29-2015 Why #AssistedLiving isn't covered by #Medicare or #HealthInsurance <http://ow.ly/W8zWm>

12-28-2015 #ProfessionalOrganizers help #Seniors

downsize <http://ow.ly/W7SZc>

12-27-2015 A summary of #Veterans #Disability through the #VA #Compensation program <http://ow.ly/W7Slv>

12-26-2015 #WinterPreparations for an #AgingParent (good ideas buried in an ad) <http://ow.ly/VOw9I>

12-25-2015 Number 1 on my bucket list: Peace on earth. Good will toward men and women.

12-25-2015 #Christmas changes as #Family changes <http://ow.ly/W8uDv>

12-24-2015 #InHomeCare for #Soldiers who have children with #SpecialNeeds <http://ow.ly/VNFcs>

12-23-2015 Visit #AgingParent in #LongTermCare during holidays, but keep expectations reasonable <http://ow.ly/W8B4p>

12-22-2015 The complexities of #LongTermCareInsurance <http://ow.ly/W7Jpf>

12-21-2015 #Seniors in #AssistedLiving have #Christmas decorating contest <http://ow.ly/W8wLN>

12-20-2015 Federal budget agreement ends advantageous #SocialSecurity strategy for married couples <http://ow.ly/VNfZa>

12-19-2015 Prevent or catch #FinancialAbuse of an #AgingParent <http://ow.ly/VN9B>

12-18-2015 #Legal Issues when someone has #Dementia – Difficulties with a professional #Guardian <http://wp.me/p47F09-gw>

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

11-11-2015 Jim Koewler was elected Treasurer of Summit County's Senior Sales, Admissions, and Marketing Association for 2016.

1-8-2016 Jim Koewler will discuss Ethical Issues in Case Management and Discharge Planning at the Crystal Care Center, Ashland, Ohio. Continuing

education credit is available for social workers, counselors, and nurses.

1-15-2016 The Koewler Law Firm will have a vendor table at the Direction Home Akron Canton Area Agency on Aging and Disabilities' Advocacy Conference at the Sheraton Suites in Cuyahoga Falls, Ohio.

1-18-2016 The Koewler Law Firm will participate in the Brunswick Senior Center's Expo in Brunswick, Ohio.

4-7-2016 Jim Koewler will discuss Ethical Issues in Case Management and Discharge Planning at Fairview Hospital in Cleveland, Ohio. Continuing education credit is available for Certified Case Managers, social workers, counselors, and nurses.

4-14-2016 Jim Koewler will serve as Master of Ceremonies for the Senior Citizen Prom sponsored by the Soprema Wadsworth Senior Center at the high school in Wadsworth, Ohio.

Older items of firm news can be found in the [news archive](#) on the firm's website, 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)
- Ethical Issues in Case Management and Discharge Planning (Continuing Education credit and Ethics 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 that Help with 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 Final Arrangements (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)
- Health Insurance for Families: The Affordable Care Act ("ObamaCare,") Medicaid, and Medicare
- Myths about Long Term Care Costs
- How to help your Parents Manage their Affairs
- Legal Lessons for Life

Upcoming meetings

01-8-2016 Eldercare Professionals of Ohio, Southern Hills Skilled Nursing, Middleburg Heights, Ohio, 9:00 a.m.

01-13-2016 Medina County Senior Services Network, Medina Meadows, Medina, Ohio, 8:00 a.m.

01-13-2016 Summit Senior Sales, Administrators and Marketers Association, Brookdale Bath, Akron, Ohio, 2:30 p.m.

01-13-2016 Richfield Chamber of Commerce annual dinner, The Taverne of Richfield, Richfield, Ohio, 6:00 p.m.

01-14-2016 Lorain County Senior Services Network, UH Elyria Medical Center, Elyria Ohio, 8:30 a.m.

01-18-2016 Medina County Senior Services Network's Education Committee, Yours Truly, Medina, Ohio 11:30 a.m.

01-19-2016 UH Bedford Medical Center Senior Network, Montefiore, Bedford, Ohio, 8:30 a.m.

01-20-2016 Geauga Professional Association Specializing in Seniors ("PASS"), Geauga County Department on Aging, Chardon, Ohio, 8:30 a.m.

01-21-2016 Portage Senior Services Network, Family and Community Services Building, Ravenna, Ohio, 8:30 a.m.

01-21-2016 Parma Hospital Senior Resource Network, 8:30 a.m.

01-22-2016 Eldercare Professionals of Ohio, Walton Manor, Bedford, Ohio,

9:00 a.m.

01-26-2016 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio 8:00 a.m.

01-26-2016 Professional Networking Group, Vista Springs, Macedonia, Ohio, 8:30 a.m.

01-26-2016 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

01-28-2016 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

02-02-2016 Aging Services Network East, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

02-03-2016 Stark Senior Services Network, Myers Lake Ballroom, Canton, Ohio, 9:00 a.m.

02-03-2016 Richfield Chamber of Commerce luncheon, Days Inn and Suites, Richfield, Ohio, 11:45 a.m.

02-03-2016 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 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.

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