



Jim Koewler <jameskoewler@gmail.com>

Seniors and Special Needs News - April 1, 2016

1 message

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

Fri, Apr 1, 2016 at 9:02 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

I want to Stay in my Home Adult Child moving in with an Aging Parent

This week's newsletter continues the discussion of an aging adult who wants to stay in his or her home. The introductory installment (on [February 11, 2016](#)) discussed the emotional turmoil that can face the adult children in deciding whether to accede to the aging parent's wishes to stay home.

The [February 18, 2016](#) installment discussed home modifications that may make it easier for an aging adult to stay home. The [February 25, 2016](#) installment discussed medication management. The [March 4, 2016](#) installment discussed hiring someone to help with activities of daily living. The [March 11, 2016](#) installment discussed technologies that can make it easier for an aging adult to stay home. The [March 18, 2016](#) installment discussed services that can make it easier for an aging adult to stay home. The [March 25, 2016](#) installment discussed the aging parent moving into an adult child's home. Today's installment will discuss an adult child moving into the home of the aging parent.

Many of the issues discussed in the last installment about the aging parent moving into the home of the adult child must be considered before an adult child moves into the home of an aging parent. Moving in with an aging parent requires the cooperation of the child's spouse (if there is one) and the child's children (i.e., the aging parent's grandchildren) if any. The physical layout of the aging parent's house might be very important to the parent's ability to stay home. Of course, living in the parent's home (grandparent's

home as far as the children are concerned) needs to fit into the lifestyle of the adult child's family.

There is one big difference when the adult child moves into the aging parent's house. The aging parent might be able to give the house to the child without creating a problem with Medicaid (if the aging parent later needs Medicaid to help pay for long term care.) There are some specific conditions that must be met, however, for a transfer of the house to be okay with Medicaid.

The short version of this rule is that Medicaid will reward the adult child that helps keep the aging parent out of a nursing home for two years.

So, to qualify for a transfer of the house to the adult child:

- (1) the aging parent would need to move into a nursing home if not for the adult child's help at home,
 - (2) the aging parent must have a level of care assessment indicating that the parent needs an "intermediate level of care" (usually meaning that the person needs help with two "activities of daily living" such as bathing, toileting, dressing, grooming, getting out of bed or a chair, walking around, or eating,)
 - (3) the doctor issues a letter stating that the aging parent would need to be in a nursing home if not for the child's presence in the home,
 - (4) the child must live in the parent's house for two years, and
 - (5) the parent must not move into a nursing home for at least two years.
- (Note: This is only a Medicaid rule. It does not avoid possible IRS taxation of gifts. It also does not make the parent's mortgage go away.)

Sounds easy, right? Maybe, maybe not!

The aging parent needs to get good care. The incentive of a home transferred from Mom or Dad should NOT create an incentive for failing to get the care that Mom or Dad actually need. Failure to take proper care of Mom or Dad should create a great deal of guilt. If extreme, it should prompt a visit from Adult Protective Services.

An adult child (with or without family in tow) moving into the aging parent's home can sometimes help the parent age in place. The home and the child's involvement need to be appropriate for the aging adult's care. If everything falls into place (and that's often a matter of luck,) the family may be able to protect the house from the parent's long term care costs.

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

03-31-2016 Tough #Decisions for the #Mother of a child with #SpecialNeeds <http://ow.ly/ZI08b>

03-30-2016 Tips for #FamilyCaregiver when #AgingParent has #Alzheimer'sDisease <http://ow.ly/Z8gyw>

03-29-2016 A straightforward explanation on why to consider #LongTermCareInsurance <http://ow.ly/ZIOWR>

03-28-2016 Difficult to talk about, but need to ask how #NursingHome handles #Bowel #Incontinence for #AgingParent <http://ow.ly/Z7KUZ>

03-27-2016 Selling #RealEstate from a #Trust <http://ow.ly/ZHS3t>

03-26-2016 Planning ahead for #Pets upon our #Death <http://ow.ly/ZHRys>

03-25-2016 When an #AgingParent wants to stay #Home, it might be the Adult Child's Home <http://wp.me/p47F09-i4>

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

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.

4-7-2016 Jim Koewler will discuss Do Not Resuscitate orders at a Volunteer Guardian training for Medina County, Ohio Probate Court at Lodi Community Hospital in Lodi, Ohio.

4-8-2016 The Koewler Law Firm will have a table display at the Health Fair at the Senior Center organized by the Professional Networking Group of Cleveland in Chagrin Falls, Ohio.

4-13-2016 The Koewler Law Firm will have a table display as a Silver Sponsor for the Hoarding conference at Jewish Family Services in Akron, Ohio.

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.

4-26-2016 The Koewler Law Firm will have a table display at the Western Reserve Area Agency on Aging's Conference and Luncheon at the Holiday Inn, Independence, Ohio.

4-26-2016 The Koewler Law Firm will have a table display at the Senior Fest organized by the Lorain County Office on Aging and the Lorain County General Health District at the Spitzer Conference Center on the campus of Lorain County Community College in Lorain, Ohio.

4-27-2016 The Koewler Law Firm will have a table display at the Spring Fling organized by the University Hospitals Bedford Medical Center's Senior Net at the Hilton Garden Inn in Twinsburg, Ohio.

4-28-2016 Jim Koewler will discuss Ethical Issues in Case Management and Discharge Planning at The Merriman in Akron, Ohio. Continuing education credit is available for social workers, counselors, and nurses.

5-6-2016 The Koewler Law Firm will have a table display at the Health Fair at the Senior Center organized by the Professional Networking Group of Cleveland in Twinsburg, Ohio.

5-10-2016 The Koewler Law Firm will have a table display at the Senior Celebration organized by the Portage County Senior Services Network at the Northeast Ohio Medical University in Rootstown, Ohio.

5-10-2016 The Koewler Law Firm will have a table display at Senior Day organized by the Stark County Senior Services Network in Canton, Ohio.

5-17-2016 The Koewler Law Firm will have a table display at Senior Day organized by the Medina County Office for Older Adults in Akron, Ohio.

06-06-2016 The Koewler Law Firm will provide snacks for Senior Movie Day Out for Soprema Senior Center in Wadsworth, Ohio.

6-16-2016 The Koewler Law Firm will have a table display at the Health Fair in Beachwood, Ohio the Senior Center organized by the Professional Networking Group of Cleveland.

10-6-2016 Jim Koewler will discuss Veterans Benefits that Help with Long Term Care at Fairview Hospital in Cleveland, Ohio. Continuing education credit is available for social workers, counselors, and nurses and will be available for Certified Case Managers.

Older items of firm news can be found in the [news archive](#) on the firm's website, ProtectingSeniors.com.

Jim's available presentations

- Ethical Issues in Case Management and Discharge Planning (Continuing Education credit and Ethics 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, and nurses)
- 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

04-05-2016 Montrose SeniorCare Networking Group, Panera Montrose, Bath, Ohio 8:30 a.m.

04-05-2016 Stow ElderCare Networking Group, Corner Cup Coffee House, Stow, Ohio, 9:00 a.m.

04-06-2016 Canton Senior Expo, Canton, Ohio, 8:00 a.m.

04-06-2016 Stark Senior Services Network, Myers Lake Ballroom, Canton, Ohio, 9:00 a.m.

04-06-2016 Richfield Chamber of Commerce luncheon, Richfield Days Inn and Suites, 11:45 a.m.

04-06-2016 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

04-08-2016 Eldercare Professionals of Ohio, O'Neill Healthcare Lakewood, Ohio, 9:00 a.m.

04-08-2016 Professional Networking Group of Cleveland, Chagrin Fall Senior Center Health Fair, Chagrin Falls, Ohio, 9:30 a.m.

04-13-2016 Medina County Senior Services Network, Elmcroft Senior Living, Medina, Ohio, 8:00 a.m.

04-13-2016 Summit Senior Sales, Administration and Marketing Association, Maplewood at Cuyahoga Falls, Cuyahoga Falls, Ohio 2:30 p.m.

04-14-2016 Lorain County Senior Services Network, Welcome Nursing Home, Oberlin, Ohio, 8:30 a.m.

04-14-2016 Wadsworth Older Adults Foundation Senior Prom, Wadsworth High School, Wadsworth, Ohio, 6:00 p.m.

04-18-2016 Medina County Senior Services Network's Education Committee, Yours Truly, Medina, Ohio, 11:30 a.m.

04-20-2016 Professional Association Specializing in Seniors ("PASS"), The Weils of Bainbridge, Chagrin Falls, Ohio, 8:30 a.m.

04-20-2016 Aging Services Network East, University Hospitals Richmond Heights Medical Center Health Fair, 10:00 a.m.

04-22-2016 Eldercare Professionals of Ohio, The Greens of Lyndhurst, Lyndhurst, Ohio, 9:00 a.m.

04-26-2016 Summit County Senior Services Network, Kucko Anthony Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

04-26-2016 Professional Networking Group, Highland Pointe, Highland Heights, Aurora, Ohio, 9:00 a.m.

04-26-2016 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

04-27-2016 UH Bedford Senior Network's Spring Fling, Hilton Garden Inn, Twinsburg, Ohio

04-28-2016 Portage Senior Services Network, Family and Community Services Building, Ravenna, Ohio, 8:30 a.m.

04-28-2016 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.

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

Copyright © 2016 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](#)