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Seniors and Special Needs News - April 8, 2016

1 message

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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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The Koewler Law Firm
 JAMES L. KOEWLER, JR.



Seniors and Special Needs News

I want to Stay in my Home Cognitive Difficulties

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. [The April 1, 2015](#) installment discussed an adult child moving into the home of the aging parent. Today's installment will discuss how the ability to age in place is changed if the aging parent has cognitive impairment.

Someone with a physical ailment can make changes to his or her physical environment to make aging in place workable. As we've discussed over the last several installments, physical limitations can be overcome. Cognitive issues are a different story, however. Home adaptations and in-home care may not be enough to allow someone with memory loss or cognitive decline

to stay at home.

First, the safety issues are different. Someone with cognitive difficulties probably cannot stay live alone. He or she may not be able to stay home alone even for short periods of time.

Wandering is a huge risk. Someone with cognitive difficulties might leave the home and get lost in just a few minutes. Unless the family wishes to keep the home's doors locked, like the exit from a secured memory care community, the loved one suffering cognitive decline can easily walk out.

Even without wandering, homes have many risks for someone with cognitive impairment. Someone with dementia might not recognize the risk of lighting a cigarette from the flame of a gas stove right after using hair spray.

Someone with dementia and an unsteady gait might not remember to use his or her walker, creating a risk of falling. Someone with dementia might not remember how hot the hot water is as it comes out of the tap.

There are safety risks to the home caregivers as well. Someone with dementia might not recognize a family member or professional home caregiver and react violently, for example. As the dementia sufferer becomes less connected to his or her surroundings, a constant anxiety or even a paranoia might set in. (Do you know that anxious feeling you get when you get lost in the car? Imagine feeling that way all the time.)

None of this is meant to imply that aging in place is impossible for someone in cognitive decline. While the cognitive decline is mild, aging in place is likely very possible. The issues surrounding the attempt to age in place are very different, however, when the aging senior has cognitive issues rather than physical issues.

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

04-07-2016 #FinancialPlans when a #Child has #SpecialNeeds <http://ow.ly/10dlaq>

04-06-2016 The personal sacrifices of a #FamilyCaregiver <http://ow.ly/10dG21>

04-05-2016 #Prudential has put ongTermCareInsurance policy holders in tough spot <http://ow.ly/10dFhU>

04-04-2016 Difficulties finding a #LongTermCare community for #AgingParent with #Alzheimer'sDisease <http://ow.ly/Z7LRd>

04-03-2016 How much to #Spend during #Retirement <http://ow.ly/ZI6wJ>

04-02-2016 How #Trusts pay #Taxes <http://ow.ly/ZHTIq>

04-01-2016 When an #AgingParent wants to stay #Home, an Adult Child might consider Moving In <http://wp.me/p47F09-i1>

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

4-8-2016 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

04-08-2016 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, 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.

05-03-2016 Aging Services Network East, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

05-03-2016 Montrose SeniorCare Networking Group, Panera Montrose, Bath, Ohio 8:30 a.m.

05-03-2016 Stow ElderCare Networking Group, Corner Cup Coffee House,

Stow, Ohio, 9:00 a.m.

05-04-2016 Stark Senior Services Network, Myers Lake Ballroom, Canton, Ohio, 9:00 a.m.

05-04-2016 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, Richfield, Ohio, 11:45 a.m.

05-04-2016 Summit Senior Sales, Administration and Marketing Association, Mother's Day Tea

05-04-2016 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

05-06-2016 Professional Networking Group of Cleveland, Twinsburg Senior Center Health Fair, Twinsburg, Ohio, noon

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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