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Seniors and Special Needs News - April 22, 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 When it's time to say "no more"

Sorry about last week, my friends. I wasn't able to get a newsletter done. I had to get taxes done.

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. The [April 8, 2015](#) installment discussed how the ability to age in place is changed if the aging parent has cognitive impairment. Today's installment will discuss signs that it is time to move out of the home into a care community.

An older adult who is trying to stay home does not want to come to the realization that staying home is no longer appropriate. Unfortunately, for some older adults, the time comes to stop trying to stay home and to move into a care community that can provide more services. There are, though, very few hard and fast rules on how to identify when it is time to move a loved one out of the home and into a more structured residence, like a senior apartment, assisted living, or a nursing home. The lack of a bright line test might be fortunate, and it might be unfortunate, and it might be both. Nonetheless, just as everything else in life that you don't buy at a store, there is no "owner's manual" for aging adults.

Now, if we're looking at a rehabilitation stay (rather than long term care,) there pretty much is a bright line test. It starts with the need for some medical service (like a fall) that causes a trip to the hospital. Then, the doctor orders rehab after the hospital visit. (Who pays for the rehab is a different question that we're not discussing here.) When deciding that it's time for rehab, that's a pretty bright line.

Long term care is different than rehab, at least when deciding between home and a care community. If a doctor says that it is time, then it's probably time. If a social worker or a geriatric care manager says that it is time, then it's probably time. If the family does not receive input (or doesn't want to heed input) from these professionals, the family should at least consider some signs that might indicate that it is time.

IS THE FAMILY CAREGIVER'S HEALTH FAILING? There is almost always one family member who carries most of the caregiving burden. If that family caregiver is starting to suffer medically, then it's probably time to consider moving the older adult into a residential care community. If the family delay's much longer, there might be two people who need care.

IS THE TV THE ONLY SOCIALIZATION? If the aging family member does little other than watch TV, it is time to consider a senior living community of some kind. Senior apartments, assisted living communities, and nursing homes have a variety of activities in addition to the TV. (Even TV watching is a communal activity rather than a solitary activity in a nursing home.) There are other activities as well, such as Bingo (a staple,) Wii Bowling (a favorite that grew quickly as well as other Wii activities, singing, religious services, card games, field trips, and many other, varied activities. Loneliness and isolation are huge issues among older adults, Staying home and watching TV adds to loneliness and isolation.

HAS THE OLDER ADULT'S HEALTH DECLINED? A significant health decline signals that it might be time to move out of the house. The decline doesn't need to be sudden, and it doesn't need to be "caused" by the home environment. A significant decline (no matter the speed or the cause)

indicates that the home care may not be enough anymore.

DOES THE OLDER ADULT HAVE BED SORES? Bed sores (aka pressure wounds) indicate that the person is not moving around or being moved around enough. A professional care setting may avoid pressure wounds better than a home environment.

IS THE HOME FALLING INTO DISREPAIR? A home that isn't being maintained indicates that the residents are overwhelmed by other concerns. There simply is too much to do. While the condition of the house is certainly less important than the health of the residents, an inability of the residents to keep themselves and the house in order shows that perhaps it is time to allow someone else to pick up some of the burden.

IS THE PRIMARY CAREGIVER EMOTIONALLY OVERWHELMED? Many family caregivers feel as though they are "at the end of their rope." That is probably an indication that it's time to consider moving out of the house. If the caregiver loses hold of the end of the rope, then two people will need care.

DOES THE OLDER ADULT SOMETIMES FAIL TO RECOGNIZE THAT HE OR SHE IS HOME? Older adults with cognitive issues sometimes decline to the point that they do not recognize their own homes. When that happens, the older adult can become increasingly agitated because of a constant feeling of being lost. (Do you know that anxious feeling you get when you have lost your way? Imagine feeling that way all the time.) I feel as though the older adult should move into a senior living community before he or she declines to the point of not recognizing his or her own home. If he or she moves into a new place before losing all connection with the old place, I feel as though there is at least some chance at developing a recognition of the new place so that the anxious feeling of being lost may not be constant at the new place. (Please note: I have no data to back up this conclusion. It's just something that seems logical to me and passes my "gut feeling" test.)

This list of indicators that it is time to consider moving into a senior living community is certainly not exhaustive. Yet, it might help give some families a place to start when facing this difficult decision.

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

04-21-2016 #Communicating with someone who has
#SpecialNeeds <http://ow.ly/10dJ1D>

04-20-2016 #Congress considers #Tax credit for #FamilyCaregivers <http://ow.ly/4mJ2pM>

04-19-2016 Short summary of #Hybrid #LongTermCareInsurance options <http://ow.ly/4mIXKa>

04-18-2016 Moving out of #NursingHome <http://ow.ly/10dK4I>

04-17-2016 #ElderAbuse described by #CaseyKasem daughter <http://ow.ly/10dKpJ>

04-16-2016 U.S. #DepartmentOfJustice effort to protect #NursingHome residents <http://ow.ly/10dJID>

4-15-2016 It's #Tax time. It's also Tax #Scam time. <http://ow.ly/4mIOzX>

04-14-2016 #Paintings by #Artists with #Autism <http://ow.ly/10dICi>

04-13-2016 Handling conflictsamong #AdultChildren about #AgingParent <http://ow.ly/10dLeb>

04-12-2016 Wake up call about the need for #LongTermCareInsurance <http://ow.ly/10dFFW>

04-11-2016 #Technology for better #InHomeCare <http://ow.ly/Z8eXR>

04-10-2016 #StandardOfLiving, #HealthCare, & #Tax in #Retirement <http://ow.ly/10dHZC>

04-09-2016 When planning for #Retirement, plan for #HealthCare and

#LongTermCare Costs <http://ow.ly/10dECR>

04-08-2016 When an #AgingParent wants to stay #Home, a #CognitiveImpairment might make that impossible <http://wp.me/p47F09-hZ>

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

4-26-2016 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

04-22-2016 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.

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

05-10-2016 Portage Senior Services Network Health Fair, Canton, Ohio, 8:00 a.m.

05-10-2016 Stark Senior Services Network Health Celebration, Northeast Ohio Medical University, Rootstown, Ohio, 9:00 a.m.

05-11-2016 Medina County Senior Services Network, Windsong Care Center, Akron, Ohio, 8:00 a.m.

05-11-2016 Summit Senior Sales, Administrators and Marketers Association, Green Village, Akron Ohio, 2:30 p.m.

05-12-2016 Lorain County Senior Services Network, The Northridge, North Ridgeville, Ohio, 8:30 a.m.

05-13-2016 Eldercare Professionals of Ohio, Crystal Waters, Strongsville, Ohio, 9:00 a.m.

05-16-2016 Medina County Senior Services Network's Education Committee, Yours Truly, Medina, Ohio, 11:30 a.m.

05-17-2016 UH Bedford Medical Center Senior Network, Solon Senior Center, Solon, Ohio, 8:30 a.m.

05-17-2016 Medina County Senior Day, Community Center, Medina, Ohio, 10:00 a.m.

05-18-2016 Professional Association Specializing in Seniors ("PASS"), Cherished Companions, Chagrin Falls, Ohio, 8:30 a.m.

05-20-2016 Mentor Senior Center Health Fair, Mentor, Ohio, 9:00 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.

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