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Seniors and Special Needs News - April 29, 2016

1 message

The Koewler Law Firm <Newsletter@protectingseniorsnews.com>
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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

Ohio Medicaid changes "Aged Blind Disabled" Eligibility

Ohio Medicaid will change its rules on who can participate in the Medicaid Aged, Blind, and Disabled ("ABD") program. The change will take effect in July 2016 for new applicants and will take effect with the annual renewals for existing Medicaid enrollees starting in January 2017. (The dates are subject to federal approval.) Ohio's aim is to spend less on Medicaid. (It is a HUGE part of the state budget.)

Under federal Medicaid law, states can choose from two different ABD eligibility systems (meaning that the states can choose from two different SPENDING systems for their ABD programs.) The Ohio Department of Medicaid and the Ohio Department of Health Transformation, with a supporting change in the law by the state legislature, will change Ohio's ABD Medicaid program from following section 209(b) of the federal Medicaid law to following section 1634 of the federal Medicaid law. Under the 209(b) system (the one that Ohio is leaving,) the states can make certain of their own choices on who is eligible for ABD coverage. Under the 1634 system (the one into which Ohio is moving,) the states must follow federal guidelines on eligibility.

The biggest differences between most states' (including Ohio's) 209(b) eligibility rules and the federal rules were in financial eligibility. States that followed 209(b) could have limits on income and assets that were tighter than

the federal standards. That gave the appearance of keeping more people off of Medicaid ABD coverage than federal rules would have allowed.

Ohio's rules under its 209(b) system (the old system) allowed people who had medical expenses to reduce their countable income by the amount of those medical expenses. This is called a "monthly spend down." That spend down measurement allowed some people who had too much income "back" into Medicaid coverage. (A future installment will discuss the spend down in more detail.) The new system (under section 1634) will not allow spend downs to reduce countable income.

People with too much income won't be left without coverage. People who have too much income to qualify for Ohio's ABD Medicaid will be eligible for private insurance under the Affordable Care Act. Most anyone who would have qualified for ABD coverage through a spend down under Ohio's old system will probably qualify for a highly subsidized, cost-controlled insurance policy through HealthCare.gov.

Many states followed 209(b) before the Affordable Care Act and its subsidy and cost control requirements made commercial policies affordable to more people. Many of those states have made the switch to 1634 since the Affordable Care Act has been implemented. Ohio is now following that trend.

In the installments ahead, we will discuss some of the details of this switch.

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

04-28-2016 #FacilitatedCommunications for someone with #Nonverbal #Autism <http://ow.ly/4n2p3P>

04-27-2016 #FamilyCaregiver is not #Free <http://ow.ly/4n29M7>

04-26-2016 Comparing #LongTermCareInsurance to #Medicare and #Medicaid <http://ow.ly/4n28LF>

04-25-2016 The #HomeCare providers of the future <http://ow.ly/4mJ16C>

04-24-2016 #Medicaid costs per patient increase slower than other #HealthCare payments <http://ow.ly/4mJ5Nz>

04-23-2016 10 misconceptions about #AdvanceDirectives (#PowerOfAttorney & #LivingWill) and #EndOfLifeCare <http://ow.ly/4mJ3Z7>

04-22-2016 When an #AgingParent wants to stay #Home, how to decide when to say "no more" <http://wp.me/p47F09-jd>

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

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

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.

05-24-2016 Summit County Senior Services Network, Kucko Anthony Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

05-24-2016 Professional Networking Group, Northfield Village, Northfield, Ohio, 9:00 a.m.

05-24-2016 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

05-26-2016 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio 8:30 a.m.

05-26-2016 Portage Senior Services Network, Brookdale Ravenna, Ravenna, Ohio, 8:30 a.m.

05-27-2016 Eldercare Professionals of Ohio, Chippewa Place, Brecksville, 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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