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Seniors and Special Needs News - January 6, 2016

1 message

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Fri, Jan 6, 2017 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

2017 Ohio Medicaid Financial Standards for Long Term Care

Note: There was no blog post last week (December 30.) Happy 2017!

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 2017, Ohio's Medicaid program allows the following amounts:

Savings patient can keep: \$2,000

Savings spouse at home can keep: \$23,844 – \$119,220

Monthly income patient can keep: \$50

Monthly income allowance for spouse: \$2,003 – \$2,981

Monthly housing allowance for spouse at home: \$601

Monthly utility allowance for spouse at home: \$513

What Medicaid pays nursing homes each month: \$6,570

Limit on equity in home: \$552,000

Monthly gross income above \$2,205 triggers the need for a Qualified Income Trust (aka Miller Trust)

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

01-05-2017 #AdaptiveToys for #Children with #SpecialNeeds <http://ow.ly/j4HW307qFys>

01-04-2017 Link between #Alzheimer'sDisease and #Fall risk <http://ow.ly/gwzl307dK2p>

01-03-2017 #OlderAdults with #NoChildren may have different view of #LongTermCareInsurance <http://ow.ly/ZHMd307qGhW>

01-02-2017 While you were #Home for the #Holidays, did you see that your #AgingParent might not be doing well? <http://ow.ly/a0k3307qF11>

01-01-2016 Three Strategies to get #AgingParents to talk about their #LifeSavings <http://ow.ly/TKVc307qE5N>

12-31-2016 Different ways that #OlderAdults can enlist people to help manage #Finances <http://ow.ly/Cmp1307e28F>

12-30-2016 How #Medicare, #Medicaid, and #LongTermCare might look in the new government <http://ow.ly/5saP307dcjK>

12-29-2016 People with #SpecialNeeds finally have the ability to create their own #SpecialNeedsTrusts <http://ow.ly/z5h3307e1BJ>

12-28-2016 Communicating with an #AgingParent who has #Dementia <http://ow.ly/WmiW307dIPx>

12-27-2016 Proposal to give better information to #PolicyHolders when #LongTermCareInsurance goes under <http://ow.ly/ijHQ307e2pr>

12-26-2016 How #NonMedical #HomeCare can help an #AgingParent <http://ow.ly/LoGk307dOAG>

12-25-2016 Risks facing #OlderAdults <http://ow.ly/fZX7307dGsC>

12-24-2016 #ManagedCare has taken over #Medicaid <http://ow.ly/rnWG307dEn5>

12-23-2016 #Ohio #Medicaid changes rules for #Aged #Blind #Disabled program - No More Monthly "Spend Down" <http://wp.me/p47F09-jK>

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

1-17-2017 Jim Koewler will discuss how families can get help from Medicaid and/or the Veterans Administration to help pay for long term care as part of a series of seminars on long term care issues by Visiting Angels of Canton, Senior Mortgage Advisors, and The Koewler Law Firm at the offices of Visiting Angels in Canton, Ohio.

1-24-2017 Jim Koewler will discuss how families can get help from Medicaid and/or the Veterans Administration to help pay for long term care as part of a joint seminar with Christina Hronek of Hronek Law, LLC on planning ahead for long term care at The Heights in Broadview Heights, Ohio. There will be sessions of this program in the morning and in the evening.

1-25-2017 Jim Koewler will discuss the new requirements for Medicaid in Ohio to the Mandel Jewish Community Center lunch group at Warrensville Center Apartments in Warrensville Heights, Ohio.

1-31-2016 Jim Koewler will discuss legal issues that people must consider after retirement to prepare for the possibility of long term care, and plan for end of life at Christ United Church in Berea, Ohio as part of Baldwin Wallace University's Institute for Learning in Retirement.

2-8-2016 Jim Koewler will discuss Legal Issues when someone has Dementia at a meeting of the Summit County, Ohio Chapter of Association of Medical Social Work at Akron Family Restaurant, in Akron, Ohio.

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

2-21-2017 Jim Koewler will discuss how families can get help from Medicaid and/or the Veterans Administration to help pay for long term care as part of a series of seminars on long term care issues by Visiting Angels of Canton, Senior Mortgage Advisors, and The Koewler Law Firm at the offices of Visiting Angels in Canton, Ohio.

2-23-2017 Jim Koewler will discuss what must be done at the time someone retires to prepare for the future at a meeting of the Portage County (Ohio) Senior Services Network at the Family and Community Services Building, Ravenna, Ohio.

3-9-2017 Jim Koewler will discuss legal representation that can help people who need long term care and people who have special needs at a meeting of the Medina County Senior Services Network at the Medina County Department of Developmental Disabilities.

3-21-2017 Jim Koewler will discuss how families can get help from Medicaid and/or the Veterans Administration to help pay for long term care as part of a series of seminars on long term care issues by Visiting Angels of Canton, Senior Mortgage Advisors, and The Koewler Law Firm at the offices of Visiting Angels in Canton, Ohio.

5-2-2017 Jim Koewler will discuss legal representation that can help people who need long term care and people who have special needs at a meeting of the Aging Services Network East at Euclid Hospital in Euclid, Ohio.

5-16-2017 Jim Koewler will discuss Ohio's rules on Qualified Income Trusts (aka Miller Trusts) for people who need Medicaid to pay for long term care at a meeting of the University Hospitals Bedford Medical Center Senior Network at Light of Hearts Villa in Bedford, Ohio.

5-26-2017 Jim Koewler will discuss Ohio's 2016 changes to its Medicaid eligibility rules at a meeting of Eldercare Professionals of Ohio at Chippewa Place in Brecksville, Ohio.

6-19-2017 Jim Koewler will speak at a two-day Continuing Legal Education seminar in Akron, Ohio sponsored by the National Business Institute entitled "Elder Law and Medicaid Planning: Everything you Need to Know." Jim will make three presentations on the first day of the seminar covering Medicaid Benefits and Eligibility Rules, Preserving Family Assets when Qualifying for Medicaid, and Medicaid Application Procedure and Tactics.

6-21-2017 Jim Koewler will speak at a two-day Continuing Legal Education seminar in Cleveland, Ohio sponsored by the National Business Institute entitled "Elder Law and Medicaid Planning: Everything you Need to Know" (repeating the program from Akron.) Jim will make three presentations on the first day of the seminar covering Medicaid Benefits and Eligibility Rules, Preserving Family Assets when Qualifying for Medicaid, and Medicaid Application Procedure and Tactics.

11-21-2017 Jim Koewler will discuss changes in federal and state laws and rules affecting people who need long term care at a meeting of the University Hospitals Bedford Medical Center Senior Network at the Solon Senior Center in Solon, Ohio as part of the Network's Legislative Affairs Committee.

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

Jim's available presentations

- Changes in Ohio Medicaid Eligibility Rules for 2016 (Continuing Education credit available for social workers, counselors, nurses, and Certified Case Managers)
- ABLE accounts for people with Special Needs: Their Use and Misuse
- Ethical Issues in Case Management and Discharge Planning (Continuing Education credit and Ethics credit available for social workers, counselors, and nurses)
- Veterans Benefits that Help with Long Term Care (Continuing Education 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)
- 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

01-06-2017 CARE Coalition of Summit County, Laurel Lake Retirement Community, Hudson, Ohio, 8:00 a.m.

01-10-2017 Aging Services Network East, Euclid Hospital's Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

01-11-2017 Medina County Senior Services Network, Waite & Son Funeral Home, Medina, Ohio, 8:00 a.m.

01-12-2017 Lorain County Senior Services Network, Dovin, Reber, Jones Funeral Home, Amherst, Ohio, 8:30 a.m.

01-12-2017 Richfield Chamber of Commerce annual dinner, The Taverne of Richfield, Richfield, Ohio, 6:00 p.m.

01-13-2017 Eldercare Professionals of Ohio, Crystal Waters, Strongsville, Ohio, 9:00 a.m.

01-16-2017 Medina County Senior Services Network's Education Committee, Yours Truly, Medina, Ohio 11:30 a.m.

01-17-2017 University Hospitals Bedford Medical Center Senior Network, Cornerstone of Hope, Independence, Ohio, 8:30 a.m.

01-18-2017 Professional Association Specializing in Seniors ("PASS"), Hamlet Village, Chagrin Falls, Ohio, 8:30 a.m.

01-24-2017 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio 8:00 a.m.

01-24-2017 Professional Networking Group, Walton Manor, Walton Hills, Ohio, 8:30 a.m.

