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## Seniors and Special Needs News - February 3, 2017

1 message

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

Fri, Feb 3, 2017 at 9:00 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 - Update

Okay! I've got to stop trying to publish an update of this information right after the first of the year. Too many of these financial eligibility limits trickle out during January.

So, here's an update of my early January 2017 newsletter.

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: \$24,180 – \$120,900

Monthly income patient can keep: \$50

Monthly income allowance for spouse: \$2,003 – \$3,023

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: \$560,000

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.

P.S. I'll try to remember to publish the 2018 values in February next year rather than rushing to publish in early January and then having to correct myself.

## 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

02-02-2017 #EmpathyKit helps people experience what people with #Autism experience <http://ow.ly/NLE4307Nlxv>

02-01-2017 Is it okay to #Lie to a person with #Dementia? <http://ow.ly/VEYQ307qUeA>

01-31-2017 Statistics on #LongTermCareInsurance claims <http://ow.ly/hH2r308svx0>

01-30-2017 #LongTermCare providers hiring higher level #Nurses provide better resident outcomes <http://ow.ly/agU8307O7Sf>

01-29-2016 Son describes experience when #AgingParent debilitated by #Stroke <http://ow.ly/GqKT307ODGT>

01-28-2016 #OlderAdults who go to #EmergencyRoom but don't admit to #Hospital at greater risk <http://ow.ly/UWyg307OBPf>

01-27-2017 #SpecialNeedsTrust Fairness Act - People with #SpecialNeeds have more Control <http://wp.me/p47F09-p5>

Older social media posts can be found in the [social media post archive](#) on the firm's website, [ProtectingSeniors.com](http://ProtectingSeniors.com).

## **The Koewler Law Firm News**

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 Workers 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](http://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

02-07-2017 Aging Services Network East, Euclid Hospital's  
Waltz Auditorium, Euclid, Ohio, 8:30 a.m.

02-07-2017 Montrose SeniorCare Networking Group, Brookdale Montrose,  
Akron, Ohio 8:30 a.m.

02-07-2017 Stow ElderCare Networking Group, Corner Cup Coffee House,  
Stow, Ohio, 9:00 a.m.

02-08-2017 Medina County Senior Services Network, Life Care Center of  
Medina, Medina, Ohio, 8:00 a.m.

02-08-2017 Summit Senior Sales, Administration and Marketing  
Association, Bath Creek Estates, Cuyahoga Falls, Ohio 2:30 p.m.

02-09-2017 Lorain County Senior Services Network, Independence Village,  
Avon Lake, Ohio, 8:30 a.m.

02-10-2017 Eldercare Professionals of Ohio, Danbury Senior Living, Broadview Heights, Ohio, 9:00 a.m.

02-15-2017 Professional Association Specializing in Seniors ("PASS"), The Weils of Bainbridge, Chagrin Falls, Ohio, 8:30 a.m.

02-20-2017 Medina County Senior Services Network's Education Committee, Yours Truly, Medina, Ohio, 11:30 a.m.

02-23-2017 Portage Senior Services Network, Family and Community Services Building, Ravenna, Ohio, 8:30 a.m.

02-23-2017 The Association of Specialists in Aging, Mentor Senior Center, Mentor, Ohio, 8:30 a.m.

02-24-2017 Eldercare Professionals of Ohio, Northfield Village, Northfield, Ohio, 9:00 a.m.

02-28-2017 Summit County Senior Services Network, Anthony Kucko Kertesz Funeral Home, Akron, Ohio, 8:00 a.m.

02-28-2017 Professional Networking Group, Montefiore, Beachwood, Ohio, 8:30 a.m.

02-28-2017 Wayne Holmes Senior Service Coalition, Wayne County Care Center, Wooster, Ohio, 8:30 a.m.

03-01-2017 Stark Senior Services Network, Meyer's Lake Ballroom, Canton, Ohio, 9:00 a.m.

03-01-2017 Richfield Chamber of Commerce luncheon, The Taverne of Richfield, Richfield, Ohio, 11:45 a.m.

03-01-2017 Medina County Senior Services Network's Client Services Committee, Sully's, Medina, Ohio, 3:00 p.m.

## Newsletter Archive

Past issues of this newsletter can be found in the [newsletter archive](#) on the firm's website, [ProtectingSeniors.com](http://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](http://ProtectingSeniorsNews.com).

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