

## MiABLE 529

## Saving/Investment Program

The Michigan Department of Treasury is pleased to announce that the MiABLE 529 Saving/Investment Program has surpassed **\$5 million** in assets. Over 1300 accounts have been opened since MiABLE first began enrollment November 1st, 2016 as the fifth ABE program in the United States.

The ABLE Act allows certain individuals with disabilities to save/invest without jeopardizing eligibility for public benefits like SSI, Medicaid, and SNAP. Assets in an ABLE account can be used for qualified disability expenses (QDE) including:

- education
- housing
- transportation
- employment training and support
- assistive technology and personal support services
- health care, illness prevention, and overall wellness
- financial management and administrative services
- legal fees
- expenses for oversight and monitoring
- end of life expenses

MiABLE account holders can request debit cards to pay for Qualified Disability Expenses.

MiABLE staff have been educating parent groups, disability advocacy organizations, and other potential MiABLE account holders throughout the state. Request for events can be directed to [miable@michigan.gov](mailto:miable@michigan.gov)

Details for all our outreach events can be found at our Facebook page and our website under the resources tab.

Questions about the MIABLE program can be addressed by Customer Service at 844-656-7225

Like us on Facebook @MichiganABLE

Learn about Outreach events and/or open a MiABLE account at [www.miable.org](http://www.miable.org)

## States Increasingly Looking to Managed Care for Long-Term Care Services

More state Medicaid agencies are shifting to or considering managed care models to provide long-term care services, sparking a growing backlash from disability and elder rights advocates.

Traditionally, state Medicaid agencies paid individual health care providers on a fee-for-service basis. This model has long been criticized as cost-inefficient because it gives providers an incentive to order unnecessary treatments.

Michigan is among at least 22 other states actively exploring ways to integrate long-term care services into their Medicaid managed care programs, and some states have already adopted a managed care model for specialized services like dental, transportation and pharmacy services for those with disabilities.

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## Are You, or is Someone You Know, an Aging Driver?

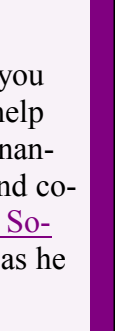
(Article from ELM—Elder Law of Michigan)

1. Are you beginning to question your own safety and competency behind the wheel?
2. Are you wondering if it's time to ask your parents to give up the keys?
3. Are you a professional who regularly has contact with aging adults?

If you answered yes to any of these questions, have I got a resource for you!

The State of Michigan has developed a website, for the delivery of information regarding aging drivers titled, [Safe Drivers Smart Options – Keys to Lifelong Mobility](#). On this site, you will find well-organized, extensive information, and resources regarding aging drivers.

—> [Click Here to Read the Entire Article](#)



## Texas Father Wins Guardianship of Autistic Daughter Despite Giving Her Illegal Marijuana

Once a child reaches age 18, it is presumed that she has the ability to make decisions on her own, regardless of her abilities. At this point, many parents of children with special needs who cannot live independently go to court to become the child's legal guardians so that they can continue to make important medical and financial decisions on the child's behalf.

Normally, guardianship hearings are something of a formality for parents. But this was not the case for Texas parents Christy and Mark Zartler when they sought to become guardians of their severely autistic daughter, Kara. Mark's legal fitness to be a guardian was in doubt because he had resorted to using marijuana, which is illegal in Texas, to quell Kara's self-injurious behavior.

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## Why your observation stay at the hospital could end with a big bill

**Editor's Note:** Journalist Philip Moeller is here to provide the answers you need on aging and retirement. His weekly column, "Ask Phil," aims to help older Americans and their families by answering their health care and financial questions. Phil is the author of ["Get What's Yours for Medicare,"](#) and co-author of ["Get What's Yours: The Revised Secrets to Maxing Out Your Social Security."](#) [Send your questions to Phil](#); and he will answer as many as he can.

—> [Click Here to read Philip's response to several questions.](#)

## Managing Medical Bills and Insurance Paperwork: 7 Tips for Maximizing Reimbursement

Do you become frustrated and overwhelmed when managing medical bills and filing health insurance claims? Managing and filing insurance claims can be a complex, frustrating, stressful, confusing and time-consuming process, particularly for families who have children with special needs. But, given the high cost of health care today, it is critical that claims be filed and managed correctly to ensure you receive all the payments due to you and that you pay only the bills you're supposed to pay.

Here are some helpful hints on managing medical bills and health insurance claims paperwork from Harvey J. Matoren, MPH, CCAP, who is President/CEO and co-owner/founder of Claims Security of America, a nationwide medical bill management and claims assistance/filing service that helps patients and families manage their medical bills and insurance paperwork. Matoren's tips should help get you through the red tape, give you peace of mind and, hopefully, put more money back in your pocket.

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## People with Disabilities Like MD Actively Seek Work, Overcome Barriers, Survey Finds

A national survey to identify how Americans with disabilities are coping with work and overcoming barriers to employment has found that, despite persistent challenges, their efforts are making a big difference.

The [2015 Kessler Foundation National Employment and Disability Survey](#) (KFNEDS) was conducted by a multidisciplinary team of researchers at the [Kessler Foundation](#) and the [University of New Hampshire's Institute on Disability](#).

The 2015 survey was designed to identify the strategies and resources necessary to sustain people with disabilities in paid employment. Findings can help guide new programs and policies to improve employment outcomes for those with disabilities.

The study looked at how survey participants responded and explored how people with disabilities — including people with muscular dystrophy (MD) — experience barriers to finding a job, leading to poor participation in the labor force, higher unemployment rates, and more wage disparity compared with those without disabilities.

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## What Assets Are Not Counted When Applying for SSI?

Supplemental Security Income (SSI) is a federal program that helps people with disabilities and very low incomes pay for food, clothing and shelter. SSI is often confused with Social Security Disability Insurance (SSDI). One of the main differences between the two programs is that SSDI is available to people with disabilities no matter how much money they earn or have, while SSI places very strict limits on a recipient's income and assets. However, in most states, an SSI beneficiary also qualifies for Medicaid health coverage, which can be an extremely valuable benefit.

Once an SSI applicant has shown that they are disabled, they must also prove that they meets the program's rules for income and assets. As far as assets are concerned, to be eligible for SSI, an applicant can have no more than \$2,000 in assets (\$3,000 for a couple), a figure that has not changed since 1989.

Not all assets count towards the \$2,000 resource limit.

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## The Shortage Of Home Care Workers: Worse Than You Think

Among society's most pressing questions with the aging of the population is who will help growing numbers of frail elderly with routine tasks at home, such as bathing and dressing and cooking. Families often take on these caregiving responsibilities, but the job isn't practical for many working boomers and Gen Xers, families with far-flung children, widows and widowers and the childless elderly. That's why the need is so great for professional home care workers.

The demand for home care workers — also known as the "direct care" workforce — is expected to increase dramatically in coming years. Government statistics rank home care as one of the nation's fastest growing occupations, with an additional million workers needed by 2026; that's an increase of 50% from 2014. And the number of Americans age 85 and older is projected to more than double in the next few decades, soaring from 1.8% of the population in 2010 to 4.5% in 2050.

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## Tailoring a Will and Power of Attorney for Multiple States

If you own property -- whether houses, bank accounts, or vehicles -- in more than one state, do you need estate planning documents for each state? The answer is probably no, but you need to do some planning if you want to avoid going through probate in each of the states.

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## Long-Term Care Insurance Policyholder Wins Suit Against Company for Hiking Premiums

Ms. Newman sued MetLife for breach of contract and fraudulent and deceptive business practices, among other things. In its defense, the company argued that the increase was imposed on a class-wide basis and applied to all long-term care policyholders over the age of 65, including reduced-pay policyholders.

According to the court, reasonable people would believe that signing up for the reduced-pay option meant that they were not at risk of having their premiums increased. The court also allowed Ms. Newman's fraudulent and deceptive business practices claim to proceed, ruling that she showed evidence that the company's marketing of the policy was deceptive and unfair.

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## Report: Affordable Housing "Virtually Impossible" for Single SSI Recipients

As rental housing prices continue to escalate nationwide, particularly in urban centers, low-income people with disabilities are finding it increasingly difficult to find affordable housing.

The Technical Assistance Collaborative and the Consortium for Citizens with Disabilities recently released their 10th annual "Price Out" report, documenting the impacts of housing prices on recipients of Supplemental Security Income, the federal government's primary income assistance program for low-income people with disabilities.

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## How to Appeal a Medicare Prescription Drug Denial

If your Medicare drug plan denies coverage for a drug you need, you don't have to simply accept it. There are several steps you can take to fight the decision.

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## Are Medicare Advantage Plans Steering Enrollees to Lower-Quality Nursing Homes?

A new study has found that people enrolled in a Medicare Advantage plan were more likely to enter a lower-quality nursing home than were people in traditional Medicare. The study raises questions about whether Medicare Advantage plans are influencing beneficiaries' decision making when it comes to choosing a nursing home.

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