# Patricia E. Kefalas Dudek & Associates



**Stages of Life April 2019** 





### approves Michigan's demonstration waiver for substance use disorder treatment services Project will increase access to care and expand provider network

**Centers for Medicare and Medicaid Services** 

LANSING, Mich. – The Michigan Department of Health and Human Services today announced that the Centers for Medicare and Medicaid Services (CMS) has approved Michigan's application for a new

Medicaid 1115 Demonstration Waiver for Substance Use Disorder (SUD) Services. This project is expected to improve health outcomes for Medicaid beneficiaries by increasing access to high quality opioid use disorder/SUD care and expand the provider networks available to serve Michigan residents. This demonstration will allow Michigan to broaden residential substance use disorder services in the state's existing network of SUD providers. Additionally, the demonstration provides the state the ability to use Medicaid funding to pay for services in residential and

withdrawal management treatment facilities that would otherwise be

excluded from federal reimbursement.

Click Here to Continue Reading **Senior Project FRESH** A Federal program called the Senior Farmers' Market Nutrition Pro-

gram (SFMNP) can help low-income seniors afford more fresh produce. I have heard many older adults say they would like to incorporate more fresh produce

into their diets. However, fresh fruits and vegetables can be expensive, and they do not keep as long as other food items. I think many older adults hesitate to spend money on fresh produce because they worry it will go bad before they are able to use it and will be a waste of money. The SFMNP can help alleviate the worry of wasting money on fresh produce.

Click Here for the Full Article **Protecting Your House After You Move Into a Nursing Home** While you generally do not have to sell your home in order to qualify for Medicaid coverage of nursing home care, it is possible the state can file a claim

to recoup from your estate whatever benefits it paid for your care. This is called "estate recovery," and given the rules for Medicaid eligibility, the only property of substantial value that a Medicaid recipient is likely to own at death is his or her home. If possible, you should consult with your attorney before entering a

nursing home, or as soon as possible afterwards, in order to discuss ways to pro-

If you get help from Medicaid to pay for the nursing home, the state must attempt

against your house after you die, so you may want to take steps to protect your

#### tect your home. The home is not counted as an asset for Medicaid eligibility purposes if the equity is less than \$585,000 (in 2019) (\$878,000 in some states). In all states, you may keep your house with no equity limit if your spouse or another dependent

Autism Alliance of Michigan ramps up focus on living options, jobs for adults

The Autism Alliance is taking aim at change that will help adults living with de-

It's ramping up its efforts to expand workforce development for all people with disabilities through advocacy with employers and support for the accommoda-

velopmental disabilities get into jobs and supported or independent living.

Click Here for More Information

It's also pushing for equal access to vocational training for people with disabilities who have not earned a high school diploma or GED. Late last month, the alliance met with Henry Ford College in Dearborn to broker a pilot program that will enable those affected by autism to earn a vocational certificate, even if they don't hold a high school diploma.

tions needed to create those jobs.

house.

relative lives there.

Walmart Greets Greeters With Job Change That Could

**Ax Many With Disabilities** 

How much responsibility do employers have to reasonably accommodate people with disabilities when it changes the employees' underlying job description?

Walmart <u>announced in February</u> that at 1,000 of its stores it was re-classifying its greeters as "customer hosts." The job description for "customer hosts," unlike the one for greeters, requires that individuals be able to lift 25 pounds, collect carts and stand for long periods of time. Stores were given until April 26 to comply.

Click Here for the Entire Article

## Click Here to Access the Full Article

Getting Paid as a Family Caregiver Through Medicaid

Caring for an ailing family member is difficult work, but it doesn't necessarily have to be unpaid work. There are programs available that allow Medicaid re-

cipients to hire family members as caregivers. All 50 states have programs that provide pay to family caregivers. The programs vary by state, but are generally available to Medicaid recipients, although there

The state Medicaid agency usually conducts an assessment to determine the recipient's care needs-e.g., how much help the Medicaid recipient needs with activities of daily living such as bathing, dressing, eating, and moving. Once the assessment is complete, the state draws up a budget, and the recipient can use the allotted funds to pay for goods or services related to care, including paying a caregiver. Each state offers different benefits coverage.

there also may be a waiting list to receive benefits under the program.

Same As An Annual Physical People are often tripped up by Medicare's confusing coverage rules. Federal law prohibits the health care program from paying for annual physicals, and patients who get them may be on the hook for the entire amount. But beneficiaries pay nothing for an "annual wellness visit," which the program covers in full as a preventive service.

Yoga Moves MS will be holding its first Holistic Health and Wellness Day for individuals with MS in southeastern Michigan on May 1, 2019. The purpose of

the year.

pressure. The focus of the Medicare wellness visit is on preventing disease and disability by coming up with a "personalized prevention plan" for future medical issues based on the beneficiary's health and risk factors. Click Here for the Full Article

**Yoga Moves MS** will be holding its first Holistic Health and Wellness Day for individuals with MS.

> Wed, May 1, 2019 4:00 PM - 9:00 PM ED

Best Western Premier Detroit Southfield Hotel 26555 Telegraph Road Southfield, MI 48033

was borrowing for others. The study found that 73 percent of student loan borrowers age 60 and older borrowed for a child's or grandchild's education.

How to Deal With Student Loan Debt as You Age

The number of older Americans with student loan debt – either theirs or someone else's -- is growing. Sadly, learning how to deal with this debt is now a fact of

According to a study by the Consumer Financial Protection Bureau, the number of older borrowers increased by at least 20 percent between 2012 and 2017. Some of these borrowers were borrowing for themselves, but the majority

this program is to educate individuals with MS, their families and care partners

about a whole mind-body approach to achieve optimal health.

life for many seniors heading into retirement.

for families seeking medical marijuana licenses. The full Colorado legislature approved a similar bill last year, but then-governor John Hickenlooper vetoed it. If the new measure passes, the state's new governor Jared Polis is widely expected to sign it, which would make Colorado the tenth state to enact such legislation.

Click Here to Continue Reading

An Up to \$7,500 Tax Credit for the **Elderly and Disabled** 

Low-income seniors and people with disabilities <u>may be missing out on a tax</u> credit that could reduce their tax liability by up to \$7,500 this tax season.

To qualify for the Senior Tax Credit for the Elderly and Disabled, individuals must either be above age 65 or retired early due to a qualifying disability and have taxable disability income. Unlike a deduction, which reduces one's overall taxable income, to benefit from a tax credit the individual must owe taxes in the given year and then the tax credit reduces their overall tax liability, dollar for

Click Here to Keep Reading

How Parents Can Provide for a Caregiver Child

<u>www.pekdadvocacy.com</u>

### are also some non-Medicaid-related programs. The first step is to apply for Medicaid through a home-based Medicaid program. Medicaid is available only to low-income seniors, and each state has different eligibility requirements. Medicaid application approval can take months, and

What a Good Long-Term Care Insurance Policy **Should Include** 

to qualify for Medicaid to pay for nursing home costs. Long-term care insurance can help cover expenses, but long term care insurance contracts are notoriously confusing. How do you figure out what is right for you? The following are some

Click Here to Continue Reading

Costly Confusion: Medicare's Wellness Visit Isn't The

Nursing home and long-term care costs continue to rise and it is difficult

tips to help you sort through all the different options.

Click Here for More Information

"It's very important that someone, when they call to make an appointment, uses those magic words, 'annual wellness visit,'" said Leslie Fried, senior director of the Center for Benefits Access at the National Council on Aging. Otherwise, "people think they are making an appointment for an annual wellness visit and it ends up they are having a complete physical."

An annual physical typically involves an exam by a doctor along with bloodwork or other tests. The annual wellness visit generally doesn't include a physical exam, except to check routine measurements such as height, weight and blood

Click Here to Continue Reading A Tax Break to Help Working Parents **Pay for Day Care** Paying for day care is one of the biggest expenses faced by working adults with

young children, a child with a disability or a dependent parent, but there is a tax

In order to qualify for the Child and Dependent Care Credit, you must have a dependent who cannot be left alone and who has lived with you for more than half

> Click Here for More Information & who might be considered qualifying dependents

**Movement Spreads for Medical Marijuana Licenses for Families of Children with Autism** 

The Colorado House of Representatives voted unanimously February 7, 2019, in support of a bill to add autism spectrum disorder (ASD) as a qualifying condition

credit available to help working caregivers defray the costs of day care.

## dollar. Click Here to Read Further

Using a Donor-Advised Fund May Be a Way to Get a Charitable Tax Break Under the New Tax Law

Donor-advised funds are a growing trend in giving that may get more popular due to the new tax law. These funds allow you to donate money, receive a charitable tax deduction, and continue to grow the money until you are ready to dis-

A donor-advised fund is established through a charity or nonprofit. The way the fund works is that you donate assets (it can be cash, stocks, or real estate) to the fund. The gift is irrevocable – the nonprofit controls the assets and you cannot get the assets back. You may then take an immediate tax deduction for the gift to the fund. Once the fund is established, you can tell the fund where to donate the

tribute it to a charity or charities of your choice.

money, and when.

Taking care of a parent can be a full-time job. Children may have to give up paying jobs in order to provide care to aging parents. Unfortunately, caregiving is usually unpaid work. Parents who want to compensate a child who takes on the

For more news and information about Patricia and Patricia E. Kefalas Dudek & Associates please visit us online.

30445 Northwestern Highway, Suite 310 Farmington Hills, MI 48334 Tel: <u>248-254-3462</u> Fax: <u>248-928-9233</u>

Click Here to Continue Reading

burden of caregiving may do so in one of several ways.

www.pattidudek.typepad.com/

Patricia E. Kefalas Dudek & Associates pdudek@pekdadvocacy.com

If you would like to add anyone to or be removed from the e-mail list please notify the

This e-newsletter is a publication of Patricia E. Dudek & Associates. The legal information presented in this e-newsletter is intended for information purposes only and is not a

editor. dwelsh@pekdadvocacy.com

substitute for consultation with a legal professional.