



ELDER LAW ASSOCIATES PA

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PRACTICING EXCLUSIVELY IN:

ELDER LAW
ASSET PROTECTION
MEDICAID & NURSING HOME PLANNING
ESTATE PLANNING
DISABILITY PLANNING
MEDICAID APPLICATIONS
GUARDIANSHIP
WILLS & TRUSTS
ESTATE ADMINISTRATION
ELDER LAW LITIGATION

ELA Alert

January 6, 2009

Please deliver to the:

Admissions Director, Administrator, Social Work Department, and Medicaid Coordinator

Key Elder Law Numbers for 2009

Medicare Premiums, Deductibles and Co-payments for 2009

- Basic Part B premium: \$96.40/month (unchanged)
- Part B deductible: \$135 (unchanged)
- Part A deductible: \$1,068 (was \$1,024)
- Co-payment for hospital stay days 61-90: \$267/day (was \$256)
- Co-payment for hospital stay days 91 and beyond: \$534/day (was \$512)
- Skilled nursing facility co-payment, days 21-100: \$133.50/day (was \$128)

Premiums for higher-income beneficiaries:

- Individuals with annual incomes between \$85,000 and \$107,000 and married couples with annual incomes between \$170,000 and \$214,000 in 2009 will pay a monthly premium of \$134.90.
- Individuals with annual incomes between \$107,000 and \$160,000 and married couples with annual incomes between \$214,000 and \$320,000 in 2009 will pay a monthly premium of \$192.70.
- Individuals with annual incomes between \$160,000 and \$213,000 and married couples with annual incomes between \$320,000 and \$426,000 in 2009 will pay a monthly premium of \$250.50.
- Individuals with annual incomes of \$213,000 or more and married couples with annual incomes of \$426,000 or more in 2009 will pay a monthly premium of \$308.30.

ADDITIONAL OFFICES:

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Rates differ for beneficiaries who are married but file a separate tax return from their spouse:

- Those with incomes between \$85,000 and \$128,000 will pay a monthly premium of \$250.50.
- Those with incomes greater than \$128,000 will pay a monthly premium of \$308.30.

Social Security Benefit Changes for 2009

- Cost of Living Increase: 5.8 percent
- Estimated Average Monthly Social Security Benefit Payable in January 2009: \$1,153
- Maximum Taxable Earnings: \$106,800
- Maximum Social Security Benefit: \$2,323/month

Retirement Earnings Test Exempt Amounts:

- Under full retirement age: \$14,160/year
- The year an individual reaches full retirement age: \$37,680/year

SSI Federal Payment Standard:

- Individual: \$674/month
- Couple: \$1,011/month

About Elder Law Associates PA

Elder Law Associates PA is a boutique elder law firm that practices exclusively in elder law, wills and trusts, Medicaid and nursing home planning, Medicaid applications, disability planning, special needs trusts, guardianship, asset preservation, and trust and estate administration litigation. AV-rated by Martindale-Hubbell, ELA assists clients in planning for the possibility of disability, incapacity, home health care, assisted living and/or nursing home placement. The firm enables clients to avoid impoverishment caused by the escalating cost of long term care, to maintain their right to make health care decisions and to avoid unnecessary medical treatment. The partners' combined legal experience enables the firm to provide a high degree of service and to interpret and translate complex legal issues for the benefit of its clients. For more information, please visit www.ElderLawAssociates.com.

If you are interested in having an attorney from Elder Law Associates PA speak at your facility please contact Leslie Lautin Davis at (561) 750-3850 or 800-ELDERLAW.

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