

ASK US ABOUT OUR FREE RESOURCES

# ROTHKOFF LAW GROUP ELDER CARE RESOURCES



## SENIOR GUIDES

Printed Senior Resource Guides are available for both New Jersey and Pennsylvania. Guides contain local, state, and federal resources for seniors, updated and reprinted annually.

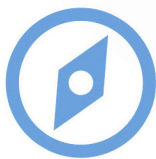


## VA NUTS + BOLTS GUIDE

Our VA Guide details the benefits available to our veterans. The Guide also explains the eligibility criteria and application process.

## CE + PUBLIC SEMINARS

Our team of attorneys, elder care coordinators, and elder care professionals present on a variety of topics on elder care law and related long-term care issues, such as public benefits, asset protection, and health insurance.



## CARE COORDINATION

Rothkoff Law Group employs a team of full-time elder care coordinators. These care coordinators assist families by identifying high quality long-term care and navigating the complexities of the healthcare system.

## QUESTIONS

The Rothkoff Law Group team is a resource for the community, both professional and individual. We encourage you to contact us with questions for yourself, your clients, or your residents.



**CONTACT OUR OUTREACH COORDINATORS AND TOGETHER WE WILL NAVIGATE ELDER CARE IN NEW JERSEY AND PENNSYLVANIA.**

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**CHERRY HILL | TURNERSVILLE | HAMILTON  
TREVOSE | PHILADELPHIA | RADNOR**



## 2021 MEDICARE NUMBERS

The Centers for Medicare and Medicaid Services (CMS) has released the new Medicare premiums, deductibles, and co-payments for 2021:

<b>Basic Part B premium</b> .....	\$148.50/month (was \$144.60 in 2020)
<b>Part B deductible</b> .....	\$203.00 (was \$198.00 in 2020)
<b>Part A deductible</b> .....	\$1,484.00 (was \$1,408.00 in 2020)
<b>Co-payment for hospital stay days 61-90</b> .....	\$371.00/day (was \$352.00 in 2020)
<b>Co-payment for hospital stay days 91-150</b> .....	\$742.00/day (was \$704.00 in 2020)
<i>All costs for each day beyond 150 days</i>	
<b>Skilled nursing facility co-payment</b> Days 21-100 .....	\$185.50/day (was \$176.00 in 2020)

Also, note that individuals with annual incomes over \$88,000 and married couples with annual incomes over \$176,000 will pay a higher Medicare Part B premium, with a minimum monthly premium of \$207.90.

## 2021 MEDICAID NUMBERS

CMS has also released the 2021 guidelines for how much spouses of institutionalized Medicaid recipients may keep.

<b>Maximum Community Spouse Resource Allowance</b> ..	\$130,380.00 (was \$128,640.00 in 2020)
<b>Minimum Community Spouse Resource Allowance</b> .....	\$26,076.00 (was \$25,728.00 in 2020)
<b>Maximum Monthly Maintenance Needs Allowance</b> ....	\$3,259.50 (was \$3,216.00 in 2020)
<b>Minimum Monthly Maintenance Needs Allowance</b> .....	\$2,155.00 (thru June 30, 2021)
<b>Medicaid Waiver Benefits Income Cap</b> .....	\$2,382.00 per month (was \$2,349.00 in 2020)
<b>Pennsylvania Medicaid Penalty Divisor</b> .....	\$11,099.04 (\$364.90/day), as of 1/1/21
<b>New Jersey Medicaid Penalty Divisor</b> ..	\$357.67/day, since 4/1/20

## 2021 VA AID AND ATTENDANCE

Single Veteran .....	\$1,936.00/mo.
Married Veteran .....	\$2,295.00/mo.
Widowed Spouse .....	\$1,244.00/mo.
Net worth threshold for VA benefits - \$130,772.22	