

**Law Office of Emily B. Kile, P.C.**  
Estate Planning & Elder Law Newsletter

5010 East Shea Boulevard, Suite D200, Scottsdale, AZ 85254 • Phone: (480) 348-1590 Jan./February, 2009

**New Year, New Numbers**

Welcome to 2009!! It is hard to believe that another year has come and gone. We look forward to serving you and your family in the coming year.

As with each other year, the federal government takes this opportunity to change various charges.

The Medicare premiums are now as follows:

- Part B premium: \$96.40/month;
- Part B deductible: \$135;
- Part A deductible: \$1,068 (was \$1,024));
- Co-Payment for hospital stay days 61-90: \$267 per day (was \$256);
- Co-Payment for hospital stay days 91 – 150: \$534 per day (was \$512).
- Skilled nursing facility co-payment, days 21-100: \$133.50 per day (was \$128).

At the end of the year, Social Security should have sent you a letter if your Part B premium will increase based on the level of your income and to tell you what you can do if you disagree. For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

The chart below shows the Part B monthly premium amounts based on income.

These amounts change each year. There may be a late-enrollment penalty.

You Pay	If Your Yearly Income is	
	Single	Married Couple
\$134.90	\$85,000 – \$107,000	\$170,000 – \$214,000
\$192.70	\$107,000- \$160,000	\$214,000- \$320,000

\$250.50	\$160,000- \$213,000	\$320,000 - \$426,000
\$308.30	Above \$213,000	Above \$426,000

You Pay	If You Are Married but You File a Separate Tax Return From Your Spouse and Your Yearly Income is
\$250.50	\$85,000 - \$128,000
\$308.30	Above \$128,000

The ALTCS (Medicaid) financial eligibility figures have also changed for 2009. The “community spouse” can retain one-half of the couple’s assets up to a maximum of \$109,560. The income cap has also increased to \$2022 per month.

The rules regarding ALTCS eligibility are complex, but can be very useful to obtain state assistance to pay the long term care costs of a loved one. We encourage you do plan early in order to maximize your assets and your planning options.

There are also some benefits available through the Veteran’s Administration for veterans and their surviving spouses. We encourage you to find out all of the facts before the emergency strikes!

Happy New Year!

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*The Law Office of Emily B. Kile, P.C. provides services related to: Wills, Trusts, Powers of Attorney, Estate/Trust Settlement, Medicaid (ALTCS) and VA benefits information, conservatorships and guardianships.*

Please call us at: 480-348-1590 with questions.