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## A Roundup of Key Elder Law Numbers for 2011

### Medicaid Spousal Impoverishment Figures for 2011 Unchanged from 2010

The minimum community spouse resource allowance (CSRA) remains **\$21,912** and the maximum CSRA remains **\$109,560**. The maximum monthly maintenance needs allowance remains **\$2,739**. The minimum monthly maintenance needs allowance remains **\$1,822**.

**Income Cap:** Because the SSI federal benefit rate was unchanged, the income cap for 2011 applicable in "income cap" states, such as Florida, should remain \$2,022 a month.

**Monthly Personal Needs Allowance: \$35**

**Asset Limit (Individual): \$2,000**

**Statewide Divisor: \$5,000**

Although subject to increases for inflation, **the annual gift tax exclusion amount remains at \$13,000.**

### Long-Term Care Premium Deductibility Limits for 2011

Premiums for "qualified" long-term care insurance policies are tax deductible provided that they, along with other unreimbursed medical expenses, exceed 7.5% of the insured's adjusted gross income. These premiums – what the policyholder pays the insurance company to keep the policy in force – are deductible for the taxpayer, his or her spouse and other dependents. (If you are self-employed, you can take the amount of the premium as a deduction as long as you made a net profit; your medical expenses do not have to exceed 7.5% of your income.)

However, there is a limit on how large a premium can be deducted, depending on the age of the taxpayer at the end of the year. Following are the deductibility limits for 2011. Any premium amounts for the year above these limits are not considered to be a medical expense.

<u>Attained age before the close of the taxable year</u>	<u>Maximum deduction</u>
40 or less	\$340
More than 40 but not more than 50	\$640
More than 50 but not more than 60	\$1,270
More than 60 but not more than 70	\$3,390
More than 70	\$4,240

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Benefits from per diem (indemnity) policies, which pay a predetermined amount each day, are not included in income except those amounts which exceed the greater of: total qualified long-term care expenses or \$300 per day (in 2011).

### Medicare Premiums, Deductibles and Co-payments for 2011

- Medicare Part B Premium: \$96.40 (receiving prior to January 2010)  
\$110.50 (begin receiving January 2010)  
\$115.40 (begin receiving January 2011)
- Part B Deductible: \$162 (was \$155)
- Part A Deductible: \$1,132 (was \$1,100)
- Co-payment for hospital stay days 61-90: \$283/day (was \$275)
- Co-payment for hospital stay days 91 and beyond: \$566/day (was \$550)
- Skilled nursing facility co-payment, days 21-100: \$141.50/day (was \$137.50)

#### 2011 Monthly Premiums for Higher-Income Beneficiaries:

- Individuals with annual incomes between \$85,000 and \$107,000/ \$161.50  
Married couples with annual incomes between \$170,000 and \$214,000
- Individuals with annual incomes between \$107,000 and \$160,000/ \$230.70  
Married couples with annual incomes between \$214,000 and \$320,000
- Individuals with annual incomes between \$160,000 and \$214,000/ \$299.90  
Married couples with annual incomes between \$320,000 and \$428,000
- Individuals with annual incomes of \$214,000 or more/ \$369.10  
Married couples with annual incomes of \$428,000 or more

#### 2011 Monthly Premiums for Married Individuals Who File a Separate Tax Return from their Spouse:

- Individuals with annual incomes between \$85,000 and \$129,000 \$299.90
- Individuals with annual incomes greater than \$129,000 \$369.10

### Social Security Benefit Changes for 2011

Monthly Social Security and Supplemental Security Income (SSI) benefits will not automatically increase in 2011 as there was no increase in the Consumer Price Index (CPI-W) from the third quarter of 2009 through the third quarter of 2010.

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