

ELDER LAW QUICK FACTS

Updated January 2025

2025 MEDICAID NUMBERS

Maximum Community Spouse Resource Allowance.....	\$157,920
Minimum Community Spouse Resource Allowance.....	\$31,584
Maximum Monthly Maintenance Needs Allowance	\$3948
Minimum Monthly Maintenance Needs Allowance.....	\$2,555 (through June 30, 2025)
TN Medicaid Penalty Divisor.....	\$8580/mo.\$286/day
Medicaid Income Cap / Qualified Income Trust (QIT).....	\$2,901/ mo.
Home Equity Limit in Tennessee.....	\$730,000

2025 MEDICARE NUMBERS

The Centers for Medicare and Medicaid Services (CMS) has released the new Medicare premiums, deductibles, and co-payments for 2025:

Standard Part B Premium.....	\$185/mo*
Part B annual deductible.....	\$257
Part A deductible per benefit period....	\$1,676
Co-payment for hospital stay	
Days 61-90.....	\$419/day
Days 91-150.....	\$838/day
(Full costs for each day beyond 150 days)	
Skilled nursing facility co-payment	
Days 21-100.....	\$209.50

*Note that individuals with annual incomes over \$106,000 and married couples with annual incomes over \$212,000 will pay a higher Medicare Part B Premium, with a monthly premium of \$259.

2025 VA AID AND ATTENDANCE

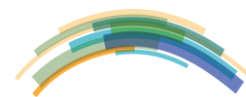
Single Veteran	\$2,358/mo.
Married Veteran	\$2,795/mo.
Widowed Spouse	\$1,515/mo.
Net Worth Limit	\$159,240

MEDICARE COST SAVINGS PROGRAM

QMB Monthly Income Limits	
Individual	\$1,304
Couple.....	\$1,762
SLMB Monthly Income Limits	
Individual.....	\$1,564
Couple.....	\$2,114
QI Monthly Income Limits	
Individual.....	\$1,760
Couple.....	\$2,378
Asset Limits for QMB/SLMB/QI	
Individual.....	\$9,660
Couple.....	\$14,470

ELIGIBLE WARTIME PERIODS

WWI (April 6, 1917 – November 11, 1918)
WWII (December 7, 1941 – December 31, 1946)
Korean Conflict (June 27, 1950 – January 31, 1955)
Vietnam War era (February 28, 1961 – May 7, 1975 – For Republic of Vietnam) (August 5, 1964 – May 7, 1975 – For outside the Republic of Vietnam)
Gulf War (August 2, 1990-future date to be set by law or presidential proclamation)

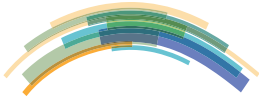


JOHNSON MCGINNIS
ELDER CARE LAW & ESTATE PLANNING

*Elder Law *Estate Planning *Life Care Planning
*Veterans Benefits *Special Needs Planning
*Medicaid

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Ask Us About Our Other Resources



Care Coordination

Johnson McGinnis Elder Care Law & Estate Planning employs a team of full-time elder care coordinators. These coordinators assist families in identifying care needs, offering resources to meet those needs, and advocating for the best care possible.



A Life Care Plan Book

Members of Johnson McGinnis Elder Care Law & Estate Planning co-authored a book titled "A Life Care Plan," which is a guide on how to best navigate the aging journey. Give our office a call to inquire about a copy.



Aging Starts Now Podcast

Johnson McGinnis Elder Care Law & Estate Planning hosts a weekly podcast. A new episode debuts every Wednesday and can be found on your favorite podcasting platform as well as our website.



Public Speaking Engagements

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 Medicare.

