



Elder Law

OF EAST TENNESSEE

NAVIGATING CARE GUIDE

ELET offers a comprehensive guide for navigating the aspects of life care and crisis planning. This guide is available by request, at no cost to you.



CAREGIVER PROGRAM

Up to twice a year our Care Coordinators host a small caregiver workshop, "*Powerful Tools for Caregivers*." This six week course is free and allows for up to ten people per session. (Visit our website for more information.)



PUBLIC SEMINARS

Our team of attorneys and elder care professionals provide education on a variety of topics from elder care law to related long-term care issues, such as public benefits, asset protection, and Medicare.



CARE COORDINATION

Elder Law of East Tennessee employs a team of full-time Elder Care Coordinators. They assist families by identifying high-quality long-term care facilities and navigating the complexities of the healthcare system.



QUESTIONS

Our team has a dedicated Intake Specialist to answer your questions and connect you with the right person in or out of our firm. We encourage you to contact us now with your questions.



THE ADVICE YOU TRUST. THE CARE YOU DESERVE.



2023 MEDICARE NUMBERS

The Centers for Medicare and Medicaid Services (CMS) has released the new Medicare premiums, deductibles, and co-payments for 2023:

Basic Part B Premium	\$164.90/mo
Part B Deductible	\$226
Part A Deductible	\$1,600
Co-payment for Hospital Stay	
Days 61-90.....	\$400/day
Days 91-150.....	\$800/day
<i>All costs for each day beyond 150 days</i>	
Skilled Nursing Facility Co-payment	
Days 21-100.....	\$200/day

Also, note that individuals with annual incomes over \$97,000 and married couples with annual incomes over \$194,000 will pay a higher Medicare Part B premium, with a minimum monthly premium of \$230.80.

2023 MEDICAID NUMBERS

CMS has also released the 2023 guidelines for how much spouses of institutionalized Medicaid recipients may keep.

Community Spouse Resource Allowance:

Maximum.....	\$148,620
Minimum.....	\$29,724

Monthly Maintenance Needs Allowance:

Maximum.....	\$3,715.50
Minimum.....	\$2,288.75

Medicaid Waiver Benefits Income Cap:

\$2,742/month (was \$2,313 in 2019)

Tennessee Medicaid Penalty Divisor:

\$6,852.30/month

2023 VA AID AND ATTENDANCE

Single Veteran.....	\$2,229/mo.
Married Veteran.....	\$2,642/mo.
Widowed Spouse.....	\$1,432/mo.
Resource Limit.....	\$150,538