



LOCATIONS

NEW JERSEY

Cherry Hill

425 Route 70 West
Cherry Hill, NJ 08002
856.616.2923

Turnersville

215 Fries Mill Road
Turnersville, NJ 08012
856.616.2923

Hamilton

100 Horizon Center Blvd.
Hamilton, NJ 08619
609.807.3300

PENNSYLVANIA

Philadelphia

1515 John F. Kennedy Blvd.
Suite 1200
Philadelphia, PA 19103
215.546.5800

Lower Bucks County

Seven Neshaminy Interplex
Suite 403
Trevose, PA 19053
215.546.5800

Main Line

150 N. Radnor Chester Road
Suite F-200
Radnor, PA 19087
610.710.4220

www.rothkofflaw.com
info@rothkofflaw.com

FAX

856.616.2991

TOLL FREE

877.475.1101

Letter to All of You

By Jerold E. Rothkoff, Esquire

If you are a Bruce Springsteen fanatic like I am, you probably know Springsteen unveiled a new album a few months ago titled, *Letter to You*. The album is about mortality and the friends Springsteen has lost during his illustrious career. The last song on the new album is titled, *I'll See You In My Dreams*.

The song begins with the lyrics:

*The road is long and seeming without end
The days go on, I remember you my friend
And though you're gone and my heart's
been emptied it seems
I'll see you in my dreams.*

These lyrics help crystallize how the year 2020 was for most of us. COVID-19 has been devastating to many, particularly older Americans. We have lost many clients due to COVID-19 this year. We have been honored to meet them, learn from them, advocate for them, and help themselves and their families during these very difficult days.

Nonetheless, even though many dark days have occurred or still may occur, there are some rays of hope for the future. We can hope and dream that the lessons learned from COVID-19 will improve senior care and the aging process over the next decade plus.

Why should we dream? In dreams, we discover our passion, and following our passion is the best way to live a rewarding life. There are people who spend months planning a vacation but not even a day planning a life. They let themselves be carried by the winds of chance and circumstance.

Everyone has dreams. We all have had dreams that help inspire our actions and give us a sense of urgency to our lives. I have discovered my passion by dreaming of a better way to advocate for seniors and those with disabilities. I dream of continuing innovations for seniors to help

improve life in later years. The hope, as a result of COVID-19, is there will be more focus on aging at home, and shifting the financial incentives to make it work, including Medicare, Medicaid, and private health insurance.

I also dream that COVID-19 has also given us a reason to evaluate how we treat our most frail seniors. It has exposed the inadequacies and inequities of our long-term care system. COVID-19 has given us an opportunity to fix what is wrong with our long-term care and health care system.

Over the last 20 years, our elder care law office's dream has been and continues

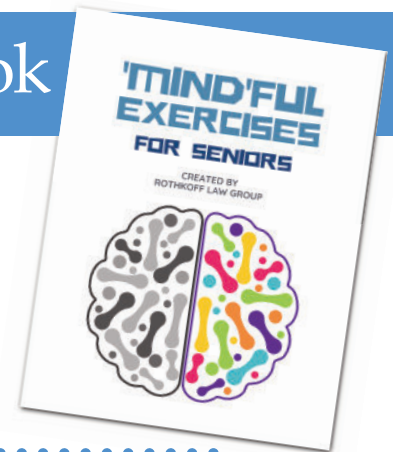


Bryan Adler and Jerry Rothkoff

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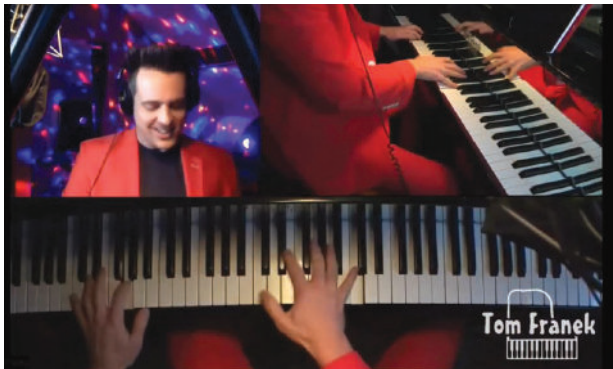
Rothkoff Law Group Activities Book

Rothkoff Law Group is proud to offer our “Mind’ful Exercises for Seniors” activities book to LTC communities, as well as anyone. The booklet includes brain teasers, crossword puzzles, sudokus, word searches, etc. Thank you to all the LTC communities who have shared our Mindful Exercise for Seniors book with their residents. If you would like these books to distribute to your community or home care agency, please contact **Donna Daciuk**, Donna@rothkofflaw.com, or **Laura Nelson**, Laura@rothkofflaw.com.



Rothkoff Law Group’s Client Appreciation

Thank you to all our clients and their families who attended our virtual Client Appreciation Event via Zoom on Sunday, December 5, 2020. Even during a pandemic, it was so wonderful to see everyone enjoying the brunch and the entertainment by the magician/mentalist and the pianist with their families. One of our clients commented that it was the best day for her since March 2020.



Letter to All of You *(Continued from front page)*

to be an advocate to improve services for seniors and those with disabilities. We, as a society, must take advantage of this opportunity to take better care of a vulnerable population. Hopefully, there will be meaningful innovation in nursing home and long-term care communities to create smaller group housing to truly provide a “person-centered care” experience.

Our own dreams help give us direction. It is other people’s dreams that give us an opportunity. People like all the individuals and families we have had the privilege of advocating for during the past year and beyond. Their dreams were to live a decent, honorable life, raise their family, and have a meaningful purpose in life. Our elder law office gives us direction. Our clients’ dreams give us a

purpose and opportunity to make a difference.

Springsteen’s *I’ll See You In My Dreams* ends with the chorus:

I’ll see you in my dreams when all our summers have come to an end

I’ll see you in my dreams, we’ll meet and live and laugh again

*I’ll see you in my dreams, up around the river bend
For death is not the end*

And I’ll see you in my dreams

Thank you to all of our clients and their families for giving our elder care law firm the opportunity to dream big. We will see all of you in our dreams.

2021 Elder Law Numbers

2021 Medicare Numbers

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

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

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

Rothkoff Law Receives Elder Law Awards

Rothkoff Law Group is proud to announce that **Jerold E. Rothkoff** and **Bryan J. Adler** were named as “Awesome Attorneys” for elder law by *South Jersey Magazine* in its December 2020 edition.

Additionally, Jerry Rothkoff has been named a 2021 “Super Lawyer” in elder law by *Super Lawyer Magazine* for the eleventh consecutive year, and Bryan Adler has been named a 2021 “Rising Star Super Lawyer” for the 5th consecutive year. The Super Lawyer designation is given to only 5% of lawyers in the United States.



THE ROTHKOFF QUARTERLY – Published for clients and friends of ROTHKOFF LAW GROUP

The success of our firm is a direct reflection of our clients and the referral sources who have supported us. Therefore, we actively welcome your referrals as well as your input regarding the contents of this newsletter. We also welcome comments on the quality of legal services our offices provide.



425 Route 70 West
Cherry Hill, NJ 08002

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Update on Rothkoff Law Status

We wish our clients, their families, and our professional partners a happy and hopefully healthier New Year. Our entire Elder Care Law team continues to be hard at work with the assistance of technology. Many of our team members continue to be very productive working remotely, and are at the office when needed to meet with clients or perform tasks they cannot accomplish remotely. Due to the continued effect of COVID-19, at the present time, we will continue to give our team members the flexibility to continue to work remotely as long as the needs of our clients can continue to be met.

We continue with our client virtual meetings, phone meetings, and for those who wish to meet us in person, in-person meetings with proper social distancing and mask wearing. Additionally, with both NJ & PA law continuing to allow for virtual notaries, we will

continue to offer our clients the ability to sign estate planning documents from the comfort of their own residence.

We have updated our professional and consumer seminars and webinars for 2021. All of our firm's vast educational and networking opportunities for professionals and the public will continue to be offered exclusively in a virtual setting until further notice. You may review all of our updated 2021 professional and consumer events at <https://rothkofflaw.com/events/>.

Due to our daily work with seniors, many of which have chronic health care needs, we believe limited personal contact is the most prudent approach for our continued advocacy at this time. However, a virtual setting in no way will limit our continued commitment to advocacy and education. Wishes for continued good health to all of you.