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Twenty-Five Years of Elder Care Advocacy

By Jerold E. Rothkoff, Esq.



It has been twenty-five years since I opened the doors to Rothkoff Law Group. As I look back, I am reminded of the events that forever altered the course of my professional career. In 1999, I attended the National Academy of Elder Law Attorneys annual conference which took place in Philadelphia. Within the first two hours at the conference, I became energized in a way that had eluded me in my first several years in the practice of law. Upon returning home from the day at the conference, I advised my wife I wanted to practice elder care law.

What I did not exactly know was there was something about this field of elder care law that would fulfill me in ways which I could never have imagined when I went to law school and set out upon my journey to become a lawyer. That one day at the conference changed my life.

For the first time in my career, I felt I had an impact on a client's life that was

confronted with real problems. I had become a problem-solver, and it felt good. It still feels good today. Like almost every elder law attorney over twenty-five years ago, I thought elder law was about protecting assets from the nursing home, drafting estate planning documents, and guardianships. Over the years, I have learned how narrow-minded my views actually were.

Clients and their caregivers were coming to our office with typically more pressing issues than simply "protecting the money." Issues such as how to encourage dad to move to a more supportive environment, how to best take away dad's car keys, and how to maximize therapy under insurance coverage. In 2005, I realized I needed to do better to truly address our clients' ever-increasing concerns.

In 2005, our firm adopted the "Life Care Planning" practice model by incorporating social work to assist families in advocacy

(Continued inside on page 3)

Rothkoff Law Group Adds Jennifer Hruslinski as Associate Attorney

We are pleased to announce Jennifer P. Hruslinski, Esquire, as the newest attorney to the Rothkoff team. Jennifer's background in social work and elder care advocacy will enrich the firm's capabilities, allowing us to provide even more comprehensive support to our clients in South and Central New Jersey, as well as Southeastern Pennsylvania.

Jennifer Hruslinski received her bachelor's degree in Sociology from The George Washington University, her Juris Doctor from The Catholic University of America, Columbus School of Law and her master's degree in social work from The University of Pennsylvania. She has practiced law for over ten years with expertise in the areas of estate planning, long term care planning and asset protection. She also spent more than twelve years advocating for the rights of elders at a Philadelphia based non-profit agency. Jennifer's legal expertise and experience advocating to improve the health and well-being of older and disabled adults helps her provide an informed, compassionate and holistic approach to her clients.

When she is not working, Jennifer enjoys playing the piano, attending sporting events and spending time at the beach. Jennifer lives in Moorestown, New Jersey with her husband and two sons. Jennifer can be reached at Rothkoff Law Group's Cherry Hill, NJ office, and via email at jenniferh@rothkofflaw.com.



Jerry Rothkoff Receives the Artz Philadelphia Community Catalyst Award

On November 21, 2024, Jerry Rothkoff was honored to receive the Artz Philadelphia Community Catalyst Award in recognition of his service to the Artz Philadelphia Board and the Philadelphia area community to help enhance the lives of those living with dementia and their care partners.

The Community Catalyst Award recognizes remarkable dedication to building community through the arts; generosity of spirit and action; and work towards a world in which creative community brings people together in mutual respect and understanding. For more information on Artz Philadelphia, please visit artzphilly.org.

In his award acceptance speech, Jerry stated in part, "Each person hopes they can make some positive impact on society. Artz Philly has allowed all of us to make such an impact. Thank you for honoring me in this way. I am truly humbled by such recognition."



ARTZ Philadelphia Celebrates
Joyful Connections
Honoring ARTZ Philadelphia Board Member Jerry Rothkoff

Nov 21, 2024
SpotMyPhotos by Helen Aronson

2025 Elder Law Numbers

2025 Medicare Numbers

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

Basic Part B premium:	\$185/month (increase of \$10.60 from 2024)
Part B deductible:	\$257 (increase of \$17 from 2024)
Part A deductible:	\$1,676 (increase of \$44 from 2024)
Co-payment for hospital stay days 61-90: . . .	\$419/day (increase of \$11 from 2024)
Co-payment for hospital stay days 91-150: . .	\$838/day (increase of \$22 from 2024)
All costs for each day beyond 150 days	
Skilled nursing facility co-payment, days 21-100:	\$209.50/day (increase of \$5.50 from 2024)

Also, 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 minimum monthly premium of \$244.60.

2025 Medicaid Numbers

Maximum Community Spouse Resource Allowance: . . .	\$157,920 (increase of \$3,780 from 2024)
Minimum Community Spouse Resource Allowance:	\$31,584 (increase of \$756 from 2024)
Maximum Monthly Maintenance Needs Allowance:	\$3,948 (increase of \$94.50 from 2024)
Minimum Monthly Maintenance Needs Allowance:	\$2,555 (thru June 30, 2025)
Medicaid Waiver Benefits Income Cap:	\$2,901/month (increase of \$72 from 2024)
Pennsylvania Medicaid Penalty Divisor:	\$399.80/day , as of 1/1/25
New Jersey Medicaid Penalty Divisor:	\$440.10/day , since 4/1/24

2025 VA Aid and Attendance

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

Twenty-Five Years of Elder Care Advocacy *(Continued from front page)*

for their loved ones. Life Care Planning has enabled us to truly provide “holistic” services that our clients need and deserve. Over the years, we have expanded our services to include veterans’ benefits, client education programs, dementia training, home safety evaluation, health insurance navigation, and additional advocacy in a home and community-based setting not found in a traditional elder law firm.

You are only as good as the people you surround yourself with because no one does it on their own. I thank my family for their inspiration and support. I thank my partner, Bryan Adler

and our entire Rothkoff Law Group team for their unwavering dedication and advocacy for older adults and those with disabilities. Thank you to all of our professional partners for your trust and confidence in us.

Most importantly, thank you to all our clients and their families for allowing us to assist you in your elder care journey. Whether it was for estate planning, guardianship, Medicare & Medicaid issues, veteran’s benefits, long-term care planning, health insurance and elder care advocacy, or special needs planning.

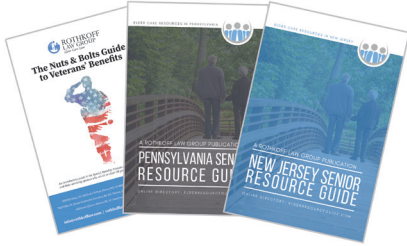
As I look back on these past

twenty-five years, I have learned more from our clients than they have learned from me. The most important thing I have learned is to listen. Listen to the wonderful stories about the wars they have fought, the places they have been, and the people they have met. We have much to learn from older adults and those with disabilities, and they have much to share. It has been an honor and privilege assisting seniors, those with disabilities, and their families. We have much more work to do. Let’s do it together. Wishing all of you a meaningful and prosperous 2025.

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.

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Rothkoff Law Group Client Appreciation Event

Thank you to all our clients and their families who attended our Client Appreciation Event at the Adventure Aquarium in Camden on December 7, 2024. It was so wonderful to see everyone enjoying themselves with their families, including many with multiple generations of family members attending. We wish all our clients and their families a wonderful and fulfilling 2025.

