

ASK US ABOUT OUR FREE RESOURCES

ROTHKOFF LAW GROUP ELDER CARE RESOURCES



SENIOR GUIDES

Printed Senior Resource Guides are available for both New Jersey and Pennsylvania. Guides are updated and reprinted annually with local, state, and federal resources for seniors.



VA NUTS + BOLTS GUIDE

Our VA Guide details the benefits available to our veterans. The Guide also explains the eligibility criteria and application process.



CE + PUBLIC SEMINARS

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 health insurance.



CARE COORDINATION

Rothkoff Law Group employs a team of full-time elder care coordinators. These care coordinators assist families by identifying high-quality long-term care and navigating the complexities of the healthcare system.

Website



QUESTIONS

The Rothkoff Law Group team is a resource for the community, both professional and individual. We encourage you to contact us with questions for yourself, your clients, or your residents.

CONTACT OUR OUTREACH COORDINATORS, AND TOGETHER WE WILL NAVIGATE ELDER CARE IN NEW JERSEY AND PENNSYLVANIA.

ROTHKOFFLAW.COM | 856.616.2923 | 215.546.5800

CHERRY HILL | TURNERSVILLE | HAMILTON

TREVOSE | PHILADELPHIA | RADNOR | DOYLESTOWN | MALVERN



ELDER LAW QUICK FACTS

UPDATED JANUARY 1, 2026

2026 MEDICARE NUMBERS

The Centers for Medicare and Medicaid Services (CMS) has released the new Medicare premiums, deductibles, and co-payments for 2026:

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| Basic Part B Premium | \$202.90/month (increase of \$17.90 from 2025) |
| Part B Deductible | \$283.00 (increase of \$26.00 from 2025) |
| Part A Deductible | \$1,736.00 (increase of \$60.00 from 2025) |
| Co-Payment for Hospital Stay Days 61-90 | \$434.00/day (increase of \$15.00 from 2025) |
| Co-Payment for Hospital Stay Days 91-150 | \$868.00/day (increase of \$30.00 from 2025) |
| <i>All costs for each day beyond 150 days</i> | |
| Skilled Nursing Facility Co-Payment Days 21-100 | \$217.00/day (increase of \$7.50 from 2025) |

Also, individuals with annual incomes over \$109,000 and married couples with annual incomes over \$218,000 will pay a higher Medicare Part B premium, with a minimum monthly premium of \$284.10.

2026 MEDICAID NUMBERS

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|--|--|
| Maximum Community Spouse Resource Allowance | \$162,660.00 (increase of \$4,740.00 from 2025) |
| Minimum Community Spouse Resource Allowance | \$32,532.00 (increase of \$948.00 from 2025) |
| Maximum Monthly Maintenance Needs Allowance | \$4,066.50 (increase of \$118.50 from 2025) |
| Minimum Monthly Maintenance Needs Allowance | \$2,643.75 (through June 30, 2026) |
| Medicaid Waiver Benefits Income Cap | \$2,982.00/month (increase of \$81.00 from 2025) |
| Pennsylvania Medicaid Penalty Divisor | \$421.20/day (as of January 1, 2026) |
| New Jersey Medicaid Penalty Divisor | \$402.74/day (since April 1, 2025) |

2026 VA AID AND ATTENDANCE

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|--|-------------------------|
| Single Veteran | \$2,424.00/month |
| Married Veteran | \$2,874.00/month |
| Surviving Spouse | \$1,558.00/month |
| Net Worth Threshold for VA Benefits | \$163,699.00 |