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MEMBER



Special needs require special lawyers.

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MEDICARE PART B PREMIUM REMAINS THE SAME IN 2009

The Medicare Part B premium for most beneficiaries will remain at \$96.40 per month for 2009. This is the first time since 2000 that the premium is not increasing, and this is only the fifth time since 1976 that the premium has been frozen. Individuals earning more than \$85,000 and couples earning more than \$170,000 will still pay premiums based on their income, with the premiums ranging from \$134.90 to \$303.30 per month. The deductible for Part B will also remain steady at \$135.

Normally, premiums go up each year because costs and demand for care projected for the coming year are expected to rise. These costs will likely rise next year, but these costs will likely be offset because of an adequate reserve in the Medicare Part B trust fund. The reserve gained \$9.3 billion this year after officials realized that money for hospice costs had been inadvertently drawn from Medicare Part B instead from Medicare Part A. Healthcare costs usually rise more quickly than inflation, so the premium freeze may not last past 2009.

Medicare Part B covers a portion of the cost for visits to physicians, other outpatient care, durable medical equipment (like wheelchairs and oxygen machines), some home health services, certain outpatient therapies, and drugs that cannot be administered by patients at home and are thus administered by physicians in their offices. Medicare Part A covers hospital and limited nursing home care. Most beneficiaries do not pay a monthly charge for that coverage, but next year they will pay a \$1,068 deductible when admitted to a hospital; this is a \$44 increase from the current deductible. Medicare projects that it will spend \$245.5 billion on hospital, skilled nursing, hospice and some home health services, and \$194.3 billion on Part B services.

Low-income Medicare beneficiaries can receive assistance with the Medicare Part B premium costs, as well as the deductibles and co-payments. These beneficiaries are called “dual eligibles” because they are eligible for Medicare, and they are also eligible for Medicaid due to their low income. For Qualified Medicare Beneficiaries (QMBs), Medicaid will pay the Medicare Part B premium, deductibles, and co-payments. For Specified Low-Income Medicare Beneficiaries (SLMBs), Medicaid will pay the Part B premium. These dual eligible beneficiaries can also receive assistance with the Medicare Part D prescription drug benefit costs.

Announcement

Oast & Hook is pleased to announce that it has a new Veterans Benefits website that provides information concerning the Aid and Attendance benefits. Please visit this new website at www.veteransbenefitsva.com.

Ask Allie

O&H: Allie, you’ve told us about other office mascots. Are there any new stories about mascots you’d like to share?

Allie: Yes, in fact there is a new book on the shelves about another working cat. *Dewey: The Small-Town Library Cat Who Touched the World*, by Vicki Myron with Bret Witter, tells the story of Dewey, who was abandoned as a kitten in the Spencer (Iowa) Public Library’s book return box in 1988. Dewey lived in the library until he died in 2006, and he is buried next to the front door, marked with a special plaque. He was adopted by the librarians and was named Dewey Readmore Books by the town in a write-in contest. He liked to sleep in the stacks (the Western section in particular), ride the book cart, leap from the fluorescent light fixtures, and sit on the patrons’ laps. Some people asked if they could check him out, just like a book, but he never left the library. We cats hope that Dewey’s book helps educate the public about cats the way that Marley’s books (*Marley & Me*) did the same regarding dogs. Please excuse me...time to meet with my Oast & Hook biographer....



Please feel free to e-mail your questions to Allie at: allie@oasthook.com.

Speakers

If you are interested in having an elder law attorney from Oast & Hook speak at an event, then please call Jennifer Lantz at 757-399-7506.

Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.

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