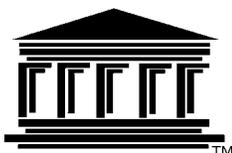


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2006 LONG-TERM CARE SPOUSAL STANDARDS

Several Medicaid regulations will change in 2006, including the Long-term Care Spousal Standards that apply to a community spouse. A community spouse is a person who is not an inpatient in a medical institution or a nursing facility, but is married to a person who is an inpatient in a medical institution or a nursing facility. The standards that will change in 2006 include, but are not limited to, the Community Spouse Resource Allowance (CSRA), the Maximum Monthly Maintenance Needs Allowance (MMMNA), and the community spouse standard utility allowances. The CSRA is the amount of assets that the community spouse is allowed to retain when the institutionalized spouse is eligible for Medicaid. This amount is half of the total amount of joint countable assets as of the first day of continuous institutionalization for the institutionalized spouse. This amount, however, must be no more than the maximum CSRA standard and no less than the minimum CSRA standard. The CSRA increases annually based on changes in the Consumer Price Index. On January 1, 2006, the maximum CSRA will increase by \$4,440 to \$99,540 (the maximum for 2005 is \$95,100). The minimum spousal resource standard will increase by \$888, from \$19,020 in 2005 to \$19,908 in 2006.

The MMMNA has a minimum allowance amount and a maximum allowance amount. The MMMNA for 2005 is \$1,603.75 and this amount will remain as the minimum allowance until July 2006 when the federal poverty level figures are updated. The maximum maintenance needs allowance for 2006 will increase by \$111, from \$2,377.50 in 2005 to \$2,488.50 in 2006. The community spouse Shelter Standard for 2005 is \$482, and this amount will remain the same until July 2006 when the federal poverty level figures are updated.

For more information regarding the new amounts for 2006 and how they affect public program eligibility, please visit Oast & Hook's website (www.oasthook.com) where you can view the Virginia Medicaid Explanation written by Andrew Hook. This website also contains information about Oast & Hook and an archive of past issues of the *Elder Law News*, as well as other estate planning, estate administration, and Elder Law articles in searchable format.

Seminar

Oast & Hook is proud to present a seminar entitled: "Recent Developments in Long-term Care Planning." This seminar is open to the public, and it will be held at the Chesapeake Conference Center, 900 Greenbrier Circle, Chesapeake, Virginia 23320, from 9:00 a.m. to 11:00 a.m., Monday, January 23, 2006. For more information, please telephone Jennifer Lantz or Linda Gerber at 757-399-7506.

Oast & Hook

Oast & Hook is an elder law firm. We represent older persons, disabled persons, their families, and their advocates. The practice of elder law includes estate planning, investment and insurance advice, estate and trust administration, powers of attorney, advance medical directives, titling of assets and designations of beneficiaries, guardianships, conservatorships, and public entitlements such as Medicaid, Medicare, Social Security, and SSI, disability planning, income tax planning and preparation, bill paying and account management and reporting, care management, and fiduciary services. We also handle litigation involving these issues, such as will contests and estate administration disputes. For more information about Oast & Hook, please visit our website at www.oasthook.com.

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