

Address Service Requested

Aging Alert

Vol. 35, No. 9

November, 2010

NO ACTION ON ELDER ABUSE IN LAME DUCK SESSION

The opportunity to address elder abuse came and went when the Michigan Legislature adjourned in December and more than 20 elder abuse bills died in the House or Senate.



Advocates have been pushing for the bills - first written four years ago - since a tax force of experts recommended them to address the growing problem of elder abuse, neglect and financial exploitation. Most of the bills require no or minimal expenditures, however, some of them face significant opposition.

For example, House Bill 5191 requires all nursing home staff to report patient abuse directly to the state. Currently, only nursing home administrators and nursing directors are required to report abuse to the state. The change is proposed because of concerns that all elder abuse complaints are not reaching the state level. Nursing home groups say the bill isn't needed because all staff are legally allowed to report now. However, in some homes, personnel policies prevent nurses aides from reporting abuse to the state. HB 5191 was passed by the House 96-to-8 in November of 2009, but died in the Senate Families & Human Services Committee.

Banks and other financial institutions have opposed House Bill 5187, which requires them to train employees to recognize financial abuse

and requires bank employees to report suspicions to the state. The bill was amended in a House Committee, removing the reporting requirement. HB 5187 passed the House 89-to-15 in June of 2010, but died in the Senate Senior Citizens & Veterans Affairs Committee.

Another bill (HB 4627) regulating the sale of annuities got pushback from companies that sell annuities. The bill passed 97-to-7 in June of 2010 and died in the Senate Economic Development & Regulatory Reform Committee.


most of the bills
require no or
minimal
expenditures ...


On the other hand, a large number of the elder abuse bills on the docket had no opposition - for example, increasing penalties against convicted abusers, preventing abusers from inheriting the victim's property, allowing a third party to file a criminal complaint, and allowing videotaped testimony of a vulnerable adult in court. Most of the bill sponsors were Democrats in the House of Representatives. However, now that Republicans will be in control, advocates are hoping GOP lawmakers will jump on the bandwagon and champion the elder abuse bills.

2011 CHANGES IN PUBLIC BENEFITS

Social Security Cost-of-Living Adjustment

Beneficiaries will get no cost-of-living increase in their monthly checks in 2011. This includes pensioners of the federal government, military, disabled veterans and recipients of Supplemental Security Income (SSI).

Social Security Earnings Test: In the years prior to reaching full retirement age, \$1 in benefits is lost for every \$2 in earnings above the limit. A different rule applies in the year an individual reaches full retirement age. For the months prior to full retirement age, \$1 in benefits is lost for every \$3 in earnings above the limit.

	2010	2011
Under full retirement age	\$ 1,180/month	\$ 1,180/month
Year individual reaches full retirement age	\$ 3,140/month	\$ 3,140/month
After full retirement age	No limit	No limit
Early Retirement Age (with reduced benefits):	62 years old	62 years old
Full Retirement Age (with 100% benefits):		
For those born in 1941	65 and 8 months	65 and 8 months
For those born in 1942	65 and 10 months	65 and 10 months
For those born in 1943 - 1954	66 years old	66 years old
For those born in 1955	66 and 2 months	66 and 2 months
For those born in 1956	66 and 4 months	66 and 4 months
For those born in 1957	66 and 6 months	66 and 6 months
For those born in 1958	66 and 8 months	66 and 8 months
For those born in 1959	66 and 10 months	66 and 10 months
For those born in 1960 or later	67 years old	67 years old
Maximum Monthly Social Security Benefit (full retirement age)	\$ 2,346	\$ 2,366
Average Monthly Social Security Benefit:		
For retired workers	\$ 1,164	\$1,182
For aged widows and widowers	\$1,124	\$916
For disabled workers	\$ 1,064	\$1,120
FICA Maximum Taxable Earnings:		
Social Security	\$106,800	\$106,800
Medicare	no limit	no limit

	2010	2011
FICA Payroll Taxes:		
Social Security	6.20%	6.20%
Medicare Part A	1.45%	1.45%
Self-employed	15.3%	15.3%
Quarter of Coverage (minimum earnings in 3 months to get credit towards benefits)	\$ 1,120	\$ 1,120
Social Security Disability Thresholds:		
Non-Blind (Substantial Gainful Activity)	\$1,000/month	\$1,000/month
Blind (Substantial Gainful Activity)	\$1,640/month	\$1,640/month
Trial Work Period	\$720/month	\$720/month
Maximum Monthly Supplemental Security Income Benefit (SSI):		
Individual	\$ 674	\$ 674
Couple	\$ 1,011	\$1,011
Maximum Allowable Liquid Assets for SSI		
Individual	\$ 2,000	\$ 2,000
Couple	\$ 3,000	\$ 3,000
Medicare Part A:		
Hospital Insurance Deductible	\$ 1,100	\$ 1,132
Copayment for 61st through 90th day in hospital	\$ 275/day	\$ 283/day
Copayment for reserve days of hospitalization	\$ 550/day	\$ 566/day
Copayment for skilled nursing home care (21st through 100th day)	\$ 137.50/day	\$ 141.50/day
Part A premium for those who get Social Security	\$ 0	\$ 0
Part A premium for those who don't get Social Security and have less than 30 quarters of credits	\$ 461/month	\$ 450/month
Part A premium for those who don't get Social Security and have 30 to 39 quarters of credits	\$ 254/month	\$ 248/month
Medicare Part B:		
Monthly Part B premiums deducted from Social Security check	\$ 96.40	\$ 96.40 ¹
Annual Part B deductible (paid once each year that Part B benefits are used)	\$155	\$162
Copayment for Part B services	20%	20%

Medicare Part D Prescription Drugs:	2010	2011
Income Limit for single people to qualify for Extra Help	\$1,353.75/month	not yet released-may be slightly higher
Liquid asset limit for single people to qualify for Extra Help	Less than \$12,510	Less than \$12,640 ²
Income limit for married couples living with spouse to qualify for Extra Help	\$1,821.25/month	not yet released-may be slightly higher
Liquid asset limit for married couples living with spouse to qualify for Extra Help	Less than \$25,010	Less than \$25,260 ²
Limit on a physician's "excess charge" for Medicare services	15% of Medicare approved amount	15% of Medicare approved amount
Monthly Income Limits for full QMB Benefits:		
Individual	\$ 923	not yet released-may be slightly higher
Couple	\$ 1,235	not yet released-may be slightly higher
Monthly Income Range for SLMB & QI (pays Part B premiums):		
Individual	\$ 924 – 1,239	not yet released-may be slightly higher
Couple	\$1,236- 1,660	not yet released-may be slightly higher
Liquid Asset Limits for QMB, SLMB & QI		
Individual	\$8,100	\$8,180 ²
Couple	\$12,910	\$13,020 ²
Medicaid-Spousal Impoverishment:		
Resource allowance (the liquid assets that the spouse of the institutionalized person can keep)	\$21,912 – 109,560	not yet released-may be slightly higher
Monthly maintenance needs allowance (the income that the spouse of the institutionalized person can keep)	\$1,821 - \$2,739 (through 6/30/11)	not yet released-may be slightly higher

¹ The Part B premium is frozen for most beneficiaries, but will be \$115.40 for those newly enrolled in 2011 and those who do not have premiums deducted from Social Security checks. Premiums are also higher for single seniors with incomes above \$85,000, and married seniors with incomes above \$170,000. For details, go to www.medicare.gov.

² Includes \$1,500 per person allowance for burial expenses.

Aging Alert is published ten months each year by the Area Agencies on Aging Association of Michigan. Reproduction of articles not permitted without permission. Call (517) 886-1029. Annual subscription rate: \$12 individuals, \$24 organizations. Editor: Mary Ablan