



NOVEMBER 2004 NEWSLETTER

2005 MEDICARE INCREASES & THE ARIZONA MEDICARE COST- SHARING PROGRAMS

Per the Official US Government Site for Medicare Information, the following Medicare changes will take effect for year 2005.

Medicare Part A premium

- For individuals who have 40+ quarters of Medicare-covered employment, the premium is \$0.00.
- For individuals who have 30-39 quarters of Medicare-covered employment, the premium is \$206.00.
- For individuals who are not otherwise eligible or who have less than 30 quarters of Medicare covered employment, the premium is \$375.00

Medicare Part B premium = \$78.20 per month

Part A deductibles per benefit period

- \$912.00 for a hospital stay of 1-60 days
- \$228.00 per day for days 61-90 of a hospital stay
- \$456.00 per day for days 91-150 of a hospital stay (Lifetime Reserve Days)
- ALL costs for each day beyond 150 days

Skilled Nursing Facility Co-insurance

- \$114.00 per day for days 21-100 each benefit period

Part B deductible

\$110.00 per year; after you meet the deductible Medicare Beneficiaries are responsible for 20% of the Medicare approved amount for services.

As you can see there are significant changes and the increases for the premiums can have a dramatic effect on a Medicare Beneficiary's ability to make ends meet. Fortunately for Arizona residents the State of Arizona can help.

(article continued on page 2)

You are invited . . .

. . . To capture life!!

This article is written to introduce you and your loved ones to a new business I've started. I am now a Creative Memories® Consultant. I will be conducting Home Classes to teach individuals how to preserve their family photos and history through safe, fun, and creative scrapbook photo albums. This company is known for high-quality products and strong family traditions.

If you are anything like me you love to take pictures of family, friends, and pets but you probably do the same thing that I do—put those photos in a box and think that one day you'll put them in an album. I have done that ever since I began taking pictures at the age of 14. It wasn't until I was introduced to Creative Memories® a few months ago that I did actually accomplish putting together an album that I could be proud to pull out to reminisce and share with family and friends.

I am conducting educational and motivational hands-on Home Classes the 1st Saturday of every month from 2:00 p.m. to 4:00 p.m.* and would love for you (or someone you think would love this concept) to come. Everyone who attends a Home Class will leave with one completed album page and a gift. Please bring 8-12 recent photos (one theme) for your album page and your \$10.00 class fee.

Creative Memories® offers you the opportunity to 1) invest in photo-safe products, 2) receive products for FREE by coordinating your own Home Class, and 3) have a great part- or full-time business. ***If you are interested in attending a class or browsing through a catalog or would like to receive FREE products by coordinating a class or are just looking for something fun to do with a few of your friends, please call me (Carol) at 480/464.4968.***

* January 2005's class is moved to January 8th due to the January 1st holiday.

Medicare Cost-Sharing Programs

If an individual, regardless of age*, is eligible for Medicare, he or she may be eligible for assistance with payment of the Medicare Part B premium up to and including full medical benefits.

QMB/AHCCCS

This program pays for the Medicare Part B premium (\$66.60/month for year 2004; \$78.20 per month for year 2005), the annual Medicare deductibles, the Medicare co-insurance portion, and if wanted, full AHCCCS benefits, including prescription coverage.

INCOME LIMITS: Single person: \$776.00; Couples: \$1041.00 (both after a \$20 disregard)

SLMB

This program pays for the Medicare Part B premium (\$66.60/month for year 2004; \$78.20 per month for year 2005).

INCOME RANGE LIMITS: Single person: \$776.01—\$931.00; Couples:

\$1041.01—\$1249.00 (both after a \$20 disregard)

QI-1

This program pays for the Medicare Part B premium (\$66.60/month for year 2004; \$78.20 per month for year 2005).

INCOME RANGE LIMITS: Single person: \$931.01—\$1048.00; Couples: \$1249.01—\$1406.00 (both after a \$20 disregard)

In order to qualify for these benefits, the Medicare Beneficiary or someone they designate must apply for these benefits and provide information to the local AHCCCS office. Or if they prefer, they can meet with our ALTCS/Medicaid Planning Firm. We are very familiar with the processing of the applications for the Medicaid programs (AHCCCS) here in Arizona. We charge a nominal fee for this assistance (\$50.00 per year for the QMB, SLMB, and QI-1 programs).

As always, if you have questions about this

article or need to refer clients or patients to a knowledgeable Medicare Cost-Sharing Program resource, please call **480/464.4968**.

*Individuals who are aged (65+), blind or disabled due to Social Security rules.

Thought for the month . . .

“Well done is better than well said.”

—Benjamin Franklin

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www.joielle.com/online/cam.htm

Because ALTCS has many guidelines and the process can be overwhelming for someone needing care, refer them to

Montgomery & Associates, Inc.

for a no-obligation initial evaluation.

We can help them spend down, organize their assets, and sort through the ALTCS red tape to qualify as soon as possible.

480/464.4968

Montgomery & Associates, Inc.

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