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Which States Have the Best Protections Against Elder Abuse?

The United States Census Bureau predicts that the nation's population of older adults nationwide will have doubled from 49.2 million in 2016 to 94.7 million in 2060.

As the population grows as well as ages, elder abuse remains a significant concern. According to the [U.S. Department of Justice](#), 10 percent of older adults experience some form of abuse each year. In addition to physical harm, elder abuse can also encompass financial exploitation, neglect, and emotional abuse.

Elder abuse can lead to a number of negative outcomes, per the [World Health Organization](#). Older adults who experience abuse are more likely to suffer depression, physical injuries, cognitive decline, and premature death.





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To raise awareness of this issue, [WalletHub](#) evaluated elder abuse protections in the 50 states and the District of Columbia. The list for 2024 identifies the best and worst states for residents aged 65 and older. Overall scores take into consideration more than a dozen different metrics for each state and D.C. These include total counts of elder abuse complaints, funds spent on prevention, and the number of elder care organizations.

Here are the key findings from WalletHub's research:

3 States With the Best Protections for Older Adults in 2024

Wisconsin, Massachusetts, and Ohio rank as the top three states with the best protections for older adults. The highest-ranking state was Wisconsin.

1. WISCONSIN

The Badger State has the best elder abuse prevention and assistance in the country, according to WalletHub. Many state programs and nonprofit organizations there are serving older adults, including the following:



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- [Wisconsin Aging Advocacy Network \(WAAN\)](#) is a network of organizations advocating for older adults.
- Individuals can report elder abuse to the [Wisconsin Elder Abuse Hotline](#) by phone or through its online reporting tool.

The state invests highly in elder abuse prevention programs – three times more per older resident than the national average.

Wisconsin also implemented legislation to protect aging adults from financial exploitation. One [law](#) allows prosecutors to freeze the funds and assets of people accused of financially exploiting an older person.

Elder abuse shelters offer protection for Wisconsin seniors. Only 21 other states have shelters for victims of elder abuse.

2. MASSACHUSETTS

Following Wisconsin, Massachusetts ranks as the second-best state for elder protection. It also spends the most of any state on protections against abuse of older adults. (Wisconsin spends the third-highest amount of any state.)



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Massachusetts law protects victims of elder abuse through its mandatory abuse reporting law and elder protective service program. Per [Mass.gov](https://www.mass.gov), mandated reporters, which include health care professionals, health aides, and social workers, must inform their local protective services agency when they see signs of elder abuse.

The state has low rates of home-care elder abuse, neglect, and exploitation. Since 2020, it has had the second-lowest complaint rate.

Compared with Wisconsin and other states, Massachusetts has yet to invest as much in its long-term care ombudsman program. These kinds of state programs advocate for residents in long-term care centers. (Learn more about how [ombudsmen programs](#) strive to assist aging adults in long-term care who are experiencing abuse.)

3. OHIO

After Wisconsin and Massachusetts, Ohio ranks third overall in WalletHub's list for 2024.

Ohio has made significant investments in its long-term care ombudsman program.



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There are opportunities for residents to volunteer with the program. The [Ohio Department of Aging](#) reports that volunteers visit nursing homes and assisted living facilities, inform residents of their rights, and report observations of abuse.

Like Massachusetts, Ohio has mandatory reporting laws. Educational programs also educate the public about elder abuse.

Unfortunately, Ohio has a high financial fraud rate. It is the 10th-highest among the 50 states and D.C., which suggests that Ohio needs to take additional steps to protect elders from financial exploitation.

The Worst Places for Older Adults

According to WalletHub, the three states with the lowest overall score in protecting elders are Montana, Utah, and California. California also ties for the highest number of elder abuse complaints per 100,000 older residents, after Nevada and South Carolina.

Four states tie for the lowest amount of spending on protections for this population: Louisiana, Georgia, Maine, and Montana.



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Other Highlights

The states with the best-quality nursing homes, meanwhile, include Hawaii, Alaska, and North Dakota. Louisiana comes in last on this measure for 2024.

The District of Columbia boasts the highest total long-term care ombudsman program funding per senior, tied with Alaska. Each of these locations spends 15 times more than the state with the lowest spending in this area, Tennessee.

Spotting Elder Abuse

WalletHub also provides recommendations for identifying elder abuse. The following could indicate abuse:

- Abnormal bank or credit card activity
- New “friends,” who could be scammers
- Irregular posts or recent connections with strangers on social media
- Updates to legal documents, such as new will beneficiaries or agents under a power of attorney
- Behavior changes, including sadness and fearfulness
- Worsening personal care conditions



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Where does your state rank for 2024 according to WalletHub? Check out the full list, from best to worst, of states' elder abuse protections.

Work With an Elder Law Attorney

Contact an [elder law attorney](#) near you if you suspect abuse, neglect, or financial exploitation. An attorney can protect the rights of victims of elder abuse.

In addition, check out the following articles for further helpful information:

- [Detecting and Dealing With Elder Financial Abuse](#)
- [When Does Someone Need Financial Guardianship?](#)
- [10 Ways Seniors Can Avoid Financial Abuse](#)
- [Online Survey Helps Older Adults Assess How Vulnerable They Are to Financial Abuse](#)



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Retirees: Deduct Your Long-Term Care Insurance Premium

Even if you have a long-term care insurance policy, you may likely be hoping that you won't ever have reason to use it. Regardless of what the future holds, there's one silver lining of which you may not be aware. That is, premiums on many long-term care insurance policies are in fact tax-deductible.

What Is Long-Term Care Insurance?

Long-term care insurance, or LTCI, can help you prepare for covering the cost of care in a nursing home facility or other setting when and if you need it. Unfortunately, the likelihood that you'll need long-term care services at some point is high. In fact, about **70 percent** of older adults find themselves having to rely on at least some long-term care in their later years.

When individuals require long-term care, it means that they need assistance when completing **activities of daily living** (ADLs). These basic daily tasks include dressing oneself, showering, or moving safely from one place to another in one's household, such as from the bed to the bathroom, or in and out of one's chair. In most cases, your



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LTCL policy will begin covering long-term care services if you cannot perform at least two ADLs on your own.

The cost of LTCL policy premiums can be out of reach for many people, and some insurers have been raising premiums over the course of time. According to one 2022 survey by HCG Secure, a mere one in 10 of Americans older than 65 have a long-term care insurance policy. However, if you have purchased a [tax-qualified plan](#), you may be able to deduct the insurance premium as a medical expense.

Is My Long-Term Care Insurance Policy Tax-Deductible?

You can deduct numerous types of medical and dental expenses from your taxes. In addition to qualified long-term care insurance premiums, other deductible health expenses include the following:

- prescription medications and insulin
- substance use disorder inpatient treatment or smoking-cessation programs
- prescription or reading eyeglasses
- contact lenses
- hearing aids
- X-rays



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- artificial teeth
- acupuncture treatments
- the cost of caring for a guide dog for a person with a vision or hearing disability

When filing your [2023 federal income taxes](#), check with your insurance broker or state insurance commission to determine whether your LTCI policy qualifies.

Only certain long-term care insurance policies meet the criteria for a tax deduction. The National Association of Insurance Commissioners sets these rules. Typically, many [hybrid](#) long-term care policies do not qualify for a premium deduction. (For more information on what defines a qualified LTCI contract, consult the IRS' [Publication 502](#) for the current tax year.)

If your policy does qualify, you can deduct your LTCI policy premium up to a specified limit. Keep in mind that you will only be eligible for a tax deduction if all of your eligible medical expenses totaled more than [7.5 percent](#) of your adjusted gross income for the year.

Select states also offer LTCI tax incentives, so be sure to check with your tax advisor.



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Note, too, that if you are self-employed, the rules regarding these deductions can differ.

How Much Can I Deduct in 2024?

If your annual LTCI policy premium is higher than the limit provided in the table below, it will count as a medical expense. The older you are, the higher your deductible limit. For example, if you are a 75-year-old individual at the end of 2023, you may be able to deduct up to \$5,880 in LTCI premiums as qualified medical expenses.

TABLE 1. 2024 LTCI TAX DEDUCTIBLE LIMITS

ATTAINED AGE BEFORE THE CLOSE OF 2023	MAX DEDUCTION IN 2024
Age 40 or younger	\$470
Age 41 to 50	\$880
Age 51 to 60	\$1,760
Age 61 to 70	\$4,710
Age 71 and older	\$5,880



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These are lower deduction limits than in previous years. The Internal Revenue Service adjusts these limits each year.

The cost of long-term care services can in large part depend on where you live. Check out this [online tool](#) to get an estimate based on your ZIP code.

The ins and outs of LTCI products can prove to be complicated. Consult with an experienced tax or [elder law attorney](#) in your area. An elder law attorney can provide guidance on purchasing an LTCI policy and also assist you in planning for the possibility that you will need long-term care in the future.

For additional information about long-term care insurance policies, refer to the following articles:

- [When Should You Purchase Long-Term Care Insurance?](#)
- [How to Reduce Long-Term Care Insurance Costs](#)



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Medicare Benefits 2024: 5 Positive Changes for Seniors

More than 65 million seniors across the country benefit from Medicare, a government health insurance program.

When Does Medicare Start?

At age 65, you become eligible for Medicare if you are a U.S. citizen. You do not have to wait until you retire to apply for the program.



You can enroll in Medicare beginning three months prior to your 65th birthday. You can also do so during the month of your 65th birthday or during the three months that follow. (If it's your first time enrolling in Medicare, [learn more](#) about rules that are making it easier to sign up.)

Can I Get Medicare at Age 62?

Certain individuals may be able to secure Medicare coverage earlier than age 65. For



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For instance, if you have end-stage renal disease, ALS, or a disability, it's possible you could qualify.

What Are the Different Parts of Medicare?

Medicare's four main parts cover different aspects of health care:

- **Part A** covers institutional care in hospitals and skilled nursing facilities. **Part B** pays for doctor visits and preventative care. This includes routine lab tests and certain outpatient treatments. Parts A and B serve as the so-called “traditional” parts of Medicare.
- You can choose to enroll in the alternative to traditional Medicare, **Medicare Part C**, or Medicare Advantage. Part C plans bundle Parts A and B (and sometimes Part D) with other benefits, such as dental or vision care.
- **Medicare Part D** coverage, which is often optional, covers many of your prescription medications.

Medicare Updates for 2024

Although **2024 Medicare premiums** are seeing an increase, there are nevertheless a few bright spots.



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Starting on January 1, 2024, Medicare enrollees may be pleased to hear about several positive changes taking place. These include the following five updates:

1. MEDICARE'S MENTAL HEALTH COVERAGE IS EXPANDING.

- If you need a licensed mental health provider, you will be more likely to be able to find a professional near you who accepts Medicare. About 400,000 more of these providers added nationwide by Medicare will include marriage and family therapists as well as mental health counselors.
- Medicare can now help if you require treatment for alcohol abuse or substance use disorder. Older Americans are currently suffering from a substance abuse epidemic. In 2022, roughly **4 million seniors** aged 65 and older were living with an addiction. Covered treatments will now include such services as psychotherapy, prescription drugs, and screenings.
- Medicare will now cover up to 19 hours per week for intensive outpatient mental health care for qualifying patients. This includes enrollees who are struggling with serious mental health illnesses or substance abuse.



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2. UP TO 3 MILLION MORE PEOPLE COULD QUALIFY FOR EXTRA HELP PAYING THEIR MEDICARE PART D PREMIUMS.

As of the start of 2024, the Medicare [Extra Help Program](#) will strive to boost its number of enrollees through various outreach efforts. Extra Help assists low-income seniors and people with disabilities. However, many who are eligible do not currently participate in the program, sometimes because they remain unaware of its existence.

In addition, another 300,000 individuals who already are part of the program will see their benefits expand further. They'll see their out-of-pocket costs for their prescription medications drop by an average of \$300 a year. These enrollees also will not have to pay a premium or deductible.

3. IF YOUR SPECIALTY MEDICATIONS ARE PARTICULARLY PRICEY, YOU WILL SEE CONSIDERABLE SAVINGS IN 2024.

Many people rely on certain expensive medications to treat such serious health conditions as cancer. Even with Medicare Part D, they may have no choice but to pay tens of thousands of dollars out of pocket each year for them.



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If your prescription drugs covered by Medicare cost you more than \$8,000 out of pocket, you will not be responsible for any other co-pays or coinsurance for the remainder of the calendar year. This is because Medicare Part D enrollees, as of 2024, will no longer have to pay a 5 percent co-pay for [catastrophic coverage](#).

Note that if you rely solely on brand-name prescription medications, you will end up spending roughly \$3,300 out of pocket to avoid the 5 percent co-pay. (Even better, come 2025, Part D enrollees will not pay more than \$2,000 out of pocket for their prescription drugs in any given year.)

4. YOU'LL PAY NO MORE THAN \$35 A MONTH FOR INSULIN SUPPLIES COVERED BY MEDICARE PART D.

As part of the Inflation Reduction Act, price cuts on insulin became effective on January 1, 2024. Medicare Part D plans therefore cannot charge enrollees more than \$35 per month for insulin included in their plan. Part D deductibles for insulin supplies will no longer apply, either.

The cost of this medication has [tripled](#) over the past decade or so. Even for people who



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require insulin daily, many are still unable to afford it. In 2022, more than a million individuals with diabetes chose to ration their insulin supply because of the cost, according to [one report](#).

5. IF YOU SUFFER FROM CHRONIC PAIN, MEDICARE WILL NOW COVER YOUR MONTHLY SERVICES.

For the first time, people receiving Medicare who have persistent or recurring pain lasting longer than three months now can have such services as medication management and pain assessment covered by their plan. (You will still need to pay for your Medicare Part B deductible and coinsurance.)

Work With a Professional

If you need assistance navigating Medicare, reach out to a qualified [elder law attorney](#) in your area. They can help you understand how to apply for or qualify for Medicare benefits.