

Delaware County Elder Law Handbook- January, 2018 Figures
Governmental Program and Other Matters

Medicaid (Medical Assistance):

| | |
|--|---------------|
| Minimum community spouse resource allowance (CSRA) | \$24,720 |
| Maximum CSRA | \$123,600 |
| Minimum MMNA | \$2,030/month |
| Maximum MMNA | |
| \$3,090.00/month | |
| Income cap for Waiver (MA for Home Services) | \$2,250/mon |
| gross | |
| Penalty Divisor (Daily) | \$330.19/day |
| Monthly Personal Needs Allowance | \$45/month |
| Excess Home Equity Limit | \$572,000. |

SSI Benefit:

| | <u>Federal</u> | <u>State Supplement</u> | |
|------------|----------------|-------------------------|------------|
| Individual | \$750 | + 22.50 | \$777.10 |
| Couple | \$1125. | + 33.30 | \$1,158.30 |

Medicare: Part A & Part B

| | |
|--|---------------|
| <u>Part A:</u> | |
| Hospital Deductible | \$1,340.00 |
| Hospital Co-Pay (days 61-90) | \$335/day |
| Hospital Co-Pay (days 91-150) | \$670/day |
| Hospital Co-Pay (days 151+) | All Costs on |
| Patient | |
| SNF Co-Pay (day 21-100) | \$167.50/day |
| <u>Part B:</u> | |
| Part B Premium for most enrollees | |
| \$134.00/month** | |
| (higher if income greater than \$85,000/individual - \$170,000/couple) | |
| Part B: Deductible | \$183.00/year |

Medicare: Part D

Beneficiaries who do not qualify for any level of subsidy will pay the following for a 2018 standard Part D Plan in addition to the plan's premium:

- An annual deductible of \$405
- During the initial coverage period, a 25% co-pay for each prescription until the consumer's total drug costs reach \$3,750.00
- During the coverage gap (also referred to as the "doughnut hole"), a percentage of the costs of drugs 35% of the cost of brand name drugs and 44% for generic drugs plus a small dispensing fee) until the consumer's total out-of-pocket expenses reach \$5,000.00
- During the catastrophic coverage period, a co-pay of \$3.35 for generics and \$8.35 for name brand drugs, or a 5% co-pay, whichever is greater.

**Not all of the costs consumers pay during the doughnut hole count toward out-of-pocket expenses.*

Federal Estate Tax/Gift Tax – Estate and Gift Tax Exemption and persons dying on or after 1/1/2018 and before 1/1/2026 will be 10 million (as indexed for inflation).