

Delaware County Elder Law Handbook – January 2019
Governmental Program and Other Matters

Medicaid (Medical Assistance):

Minimum Community Spouse Resource Allowance (CSRA)	\$25,284
Maximum CSRA	\$126,420
Minimum MMNA	\$2,058/month
Maximum MMNA	\$3,160.50/month
Income cap for Waiver (MA for Home Services)	\$2,313/non-gross
Penalty Divisor (Daily)	\$342.58/day
Monthly Personal Needs Allowance	\$45/month
Excess Home Equity Limit	\$585,000

SSI Benefit

	<u>Federal</u>	<u>State</u>	<u>Supplement</u>
Individual	\$771	+22.50	\$793.50
Couple	\$1,15	+33.30	\$1,190.30

Medicare: Part A & Part B

Part A:

Hospital Deductible	\$1,364
Hospital Co-Pay (days 61-90)	\$341/day
Hospital Co-Pay (days 91-150)	\$682/day
Hospital Co-Pay (days 151+)	All Costs on Patient
SNF Co-Pay (days 21-100)	\$170.50/day

PART B:

Part B Premium for most enrollees (Higher if income greater than \$85,000/individual-\$170,000/couple)	\$135.50/month**
Part B: Deductible	\$185/year

Medicare: Part D

Beneficiaries who do not qualify for any level of subsidy will pay the following for a 2019 standard Part D Plan in addition to the plan's premium:

- * An Annual deductible of \$415
- * During the initial coverage period, a 25% co-pay for each prescription until the consumer's total drug costs reach \$3,820
- * During the coverage gap (also referred to as the "doughnut hole"), a percentage of the costs of drugs 25% of the cost of brand name drugs and 37% for generic drugs plus a small dispensing fee) until the consumer's total out-of-pocket expenses reach \$5,100
- * During the catastrophic coverage period, a co-pay of \$3.40 for generics and \$8.50 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.

Veterans Benefits - Changed as of 10/18/2018

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).

Revised: 1/27/19