

Year 2010 Public Benefits Updates

| | <u>2010</u> | <u>2009</u> |
|---|---|--|
| MEDICARE (Changes each year on Jan. 1) | | |
| Part A premium for those not automatically covered | 461/254 ¹ | 443/244 ¹ |
| Part B premium | 96.40 ² /110.50 | 96.40 |
| Part B deductible | 155 | 135 |
| Hospital deductible | 1,100 | 1,068 |
| Hospital copay for days 61-90 | 275 | 267 |
| Hospital copay for 60 lifetime reserve days | 550 | 534 |
| Skilled nursing facility copay days 21-100 | 137.50 | 133.50 |
| Part D Premium–Indiana benchmark | 35.75 | 33.95 |
| Medicare D Deductible | 310 | 295 |
| Medicare D Initial Coverage Limit | 2,830 | 2,700 |
| Medicare D Out of Pocket Threshold | 4,550 | 4,350 |
| Medicare D Extra Help w/ Inc. < 100% FPL generics/brand | 1.10/3.30 | 1.10/3.20 |
| Medicare D Catastrophic Cost share for generics/brand | 2.50/6.30 | 2.40/6.00 |
| MEDICAID | | |
| Income standard for household of 1 | 674 | 674 |
| Income standard for household of 2 | 1,011 | 1,011 |
| Income limit for aged & disabled waiver | 2,022 ³ | 2,022 ³ |
| Allocation for Essential Person | 338 | 338 |
| Allocation for non-recipient minor child | 337 | 337 |
| QMB income for household of 1 | 903 ⁴ | 903 ⁴ |
| QMB income for household of 2 | 1,214 ⁴ | 1,214 ⁴ |
| SLMB for household of 1 | 1,083 ⁴ | 1,083 ⁴ |
| SLMB for household of 2 | 1,457 ⁴ | 1,457 ⁴ |
| QI for household of 1 | 1,219 ⁴ | 1,219 ⁴ |
| QI for household of 2 | 1,640 ⁴ | 1,640 ⁴ |
| MEDWORKS - Maximum Income | 3,159 ⁴ | 3,159 ⁴ (Based on countable inc.) |
| MEDWORKS for household of 1 - No Premium | 1,353 ⁴ | 1,353 ⁴ (Based on gross inc.) |
| MEDWORKS for household of 2 - No Premium | 1,821 ⁴ | 1,821 ⁴ (Based on gross inc.) |
| QDW - Qualified Disabled Worker | 1,805 ⁴ | 1,805 ⁴ |
| Spousal impoverishment floor (community spouse share) | 21,912 | 21,912 |
| Spousal impoverishment ceiling (community spouse share) | 109,560 | 109,560 |
| Community spouse income allowance (eff. July 1) | 1,823 ⁵ | 1,823 ⁵ |
| Community excess shelter deduction (eff. July 1) | 547 ⁵ | 547 ⁵ |
| Maximum community spouse income share | 2,739 | 2,739 |
| Nursing Home Ave. Rate for Transfer Penalties | 4,826 ⁶ | 4,611 |
| Long Term Care Ins. max benefit for no asset limit | 251,419 ⁷ | 239,447 ⁷ |
| Standard Utility Deduction: (eff. 5/01/2010) | \$389/mo if heating or cooling exp.; else is \$197/mo | |
| SSI | | |
| Maximum award for household of 1 | 674 | 674 |
| Maximum award for household of 2 | 1,011 | 1,011 |
| SSA | | |
| COLA increase | 0 | 5.8% |
| Annual Earnings limit | | |
| Retirement Age and above NONE, except | 3,140/mo | (\$3,140/mo yr reach ret. age) |
| Under full retirement age | 14,160 | 14,160 |
| Substantial Gainful Activity Amt. Non-Blind/Blind | 1,000/1,640 | 980/1,640 |

- 1 Lower amt. applies to persons with (or married to persons with) 30 or 30+ quarters of coverage
- 2 Most will pay \$96.40. New recipients in 2010 will pay \$110.50. Premium is income adjusted for persons with adjusted gross income over \$85,000; max. premium is \$353.60.
- 3 Can use Miller income trust if above the limit.
- 4 The amounts listed are the income limits, which are effective April 1. Note that \$20 of a person's income is disregarded before comparing income to the limit.
- 5 These change July 1 of each year based on poverty income guidelines released in February.
- 6 Applies to applications filed on or after July 1, 2010.
- 7 Only with qualified partnership policy