

## Year 2016 Public Benefits Updates

<b>MEDICARE</b> (Changes each year on Jan. 1)	<u>2016</u>	<u>2015</u>
Part A premium for those not automatically covered	411/226 <sup>1</sup>	407/224 <sup>1</sup>
Part B premium	104.90 if “held harmless” from increase/121.80 <sup>2</sup>	104.90 <sup>2</sup>
Part B deductible	166	147
Hospital deductible	1,288	1,260
Hospital copay for days 61-90	322	315
Hospital copay for 60 lifetime reserve days	644	630
Skilled nursing facility copay days 21-100	161	157.50
Part D Premium–Indiana benchmark	31.90	31.79
Medicare D Deductible	360	320
Medicare D Initial Coverage Limit	3,310	2,960
Medicare D Out of Pocket Threshold	4,850	4,700
Medicare D Extra Help w/ Inc. < 100% FPL generics/brand	1.20/3.60	1.20/3.60
Medicare D Catastrophic Cost share for generics/brand	2.95/7.40	2.65/6.60
 <b>MEDICAID</b>		
Income standard for household of 1	990 <sup>4</sup>	981 <sup>4</sup>
Income standard for household of 2	1,335 <sup>4</sup>	1,328 <sup>4</sup>
Special Income Level for A & D waiver and NH residents	2,199 <sup>3</sup>	2,199 <sup>3</sup>
Allocation for Essential Person or Non-recipient Minor Child	367	367
HIP annual income limit for household of 1 / 2	16,590.42/22,371.93	16,436.81/22,246.25
QMB income for household of 1	1,485 <sup>4</sup>	1,472 <sup>4</sup>
QMB income for household of 2	2,003 <sup>4</sup>	1,992 <sup>4</sup>
SLMB or QI for household of 1	1,832 <sup>4</sup>	1,815 <sup>4</sup>
SLMB or QI for household of 2	2,470 <sup>4</sup>	2,456 <sup>4</sup>
Resource limits for single/married for QMB, SLMB, QI	7,280/10,930	7,280/10,930
MEDWORKS - Maximum Income (Based on countable inc.)	3,465 <sup>4</sup>	3,433 <sup>4</sup>
MEDWORKS for household of 1 - No Premium	1,485 <sup>4</sup>	1,472 <sup>4</sup> (Based on gross inc.)
MEDWORKS for household of 2 - No Premium	2,003 <sup>4</sup>	1,992 <sup>4</sup> (Based on gross inc.)
QDW - Qualified Disabled Worker	1,980 <sup>4</sup>	1,962 <sup>4</sup>
Home Equity Limit	552,000	552,000
Spousal impoverishment floor (community spouse share)	23,844/25,844 <sup>8</sup>	23,844/25,844 <sup>8</sup>
Spousal impoverishment ceiling (community spouse share)	119,220/121,220 <sup>8</sup>	119,220/121,220 <sup>8</sup>
Community spouse income allowance (eff. July 1)	2,003 <sup>5</sup>	1,992 <sup>5</sup>
Community excess shelter deduction (eff. July 1)	601 <sup>5</sup>	598 <sup>5</sup>
Maximum community spouse income share	2,981	2,981
Nursing Home Ave. Rate for Transfer Penalties		5,923 <sup>6</sup>
Long Term Care Ins. max benefit for no asset limit	336,927 <sup>7</sup>	320,883 <sup>7</sup>
Standard Utility Deduction: 5/01/2015 - \$415/mo if heating or cooling exp.; else is \$232/mo; 5/1/2014: \$405 & \$223		
 <b>SSI</b>		
Maximum award for household of 1	733	733
Maximum award for household of 2	1,100	1,100
 <b>SSA</b>		
COLA increase	0%	1.7%
Annual Earnings limit		
Retirement Age and above NONE, except	3,490/mo	3,490/mo
Under full retirement age	15,720	15,720
Substantial Gainful Activity Amt. Non-Blind/Blind	1,090/1,820	1,090/1,820
Trial Work Period	780/mo	780/mo

- 1 Cost for voluntary enrollees with less than 30 quarters of coverage / with 30 -39 quarters of coverage
- 2 Premium is income adjusted if adjusted gross income over \$85,000; max. premium is \$389.80 in 2016.
- 3 Must use Miller income trust if above the limit.
- 4 The amounts listed are the income limits, which are effective March 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 January or February.
- 6 Applies to applications filed on or after July 1 of that year.
- 7 Only with qualified Partnership Policy
- 8 2nd number includes \$2,000 institutional spouse share added on