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2009 MEDICARE AND MEDICAID FACTS AND FIGURES

QUICK REFERENCE GUIDE



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2009 MEDICARE AND MEDICAID AMOUNTS

Medicare and Medicaid Spousal Impoverishment Figures	2009
Maximum Community Spouse Resource Allowance Maximum CSRA is 1/2 of the countable resources or \$104,400, whichever is less*	109,560*
Minimum Community Spouse Resource Allowance	\$21,912
Maximum Monthly Maintenance Needs Allowance	\$2,739
Minimum Monthly Maintenance Needs Allowance	\$1,750
Medicaid Institutional Income Cap Without Trust	\$2,022

Home and Community Based Programs

CAP, PAAD, JACC and Senior Gold	Income Limit
Caregiver Assistance Program (CAP)	\$2,022
Pharmaceutical Assistance for the Aged and Disabled (PAAD)	\$24,432 -Ind. \$29,956 -Married
Jersey Assistance for Community Caregiving (JACC)	\$3,165* (Single)
Jersey Assistance for Community Caregiving (JACC)	\$4,165* (Married)
Senior Gold - Single	\$24,432-\$34,432
Senior Gold - Couple	\$29,956- \$39,956

*Figures change annually. Visit our website link "Free Stuff" for the most current information.

Medicare Part A

Medicare Part A (Hospital)	Patient Pays
Hospital Deductible (Total for Days 1-60)	\$1,068
Hospital Co-Insurance (Days 61-90)	\$267/day
Hospital Co-Insurance (Days 91-150)	\$534/day
Hospital Co-Insurance (Days 151 and After)	All
Skilled Nursing Facility Co-Insurance (Days 1-20)	Nothing
Skilled Nursing Facility Co-Insurance (Days 21-100)	Up to \$133.50/day
Skilled Nursing Facility Co-Insurance (Days 101 and After)	All

Medicare Part B

Single Taxpayer	Married, Filing Jointly	Total Premium
<= \$85,000	<= \$170,000	\$96.40
\$95,000-\$107,000	\$170,000-\$214,000	\$134.90
\$107,000-\$160,000	\$214,000-\$320,000	\$192.70
\$160,000-\$213,000	\$320,000-\$426,000	\$250.50
>\$213,000	>\$426,000	\$308.30
Note: Married filing separate returns:	\$85,000-\$85,001-128,000	\$96.40 \$250.50
	\$128,000>	\$308.30

Supplemental Security Income

Supplemental Security Income (Includes Combined Federal and State Amounts)	2009 Limit/Payment
SSI Resource Limit (Individual)	\$2,000
SSI Resource Limit (Eligible Couple)	\$3,000
Person living alone or with others in own household (Individual)	\$750
Person living alone or with others in own household (Couple)	\$1,018

WARNING: Please understand that these amounts are maximums and minimums without legal assistance. Significant amounts can be saved through proper legal assistance. Do not evaluate a situation on your own without first discussing in-depth Medicaid planning with a qualified elder law attorney to see how much can be saved.

NOTE: Not all SSI recipients receive the maximum amount. Payment may be lower if other sources of income are available

For further information or to find out how we can assist in planning for your future, please contact **Fredrick P. Niemann, Esq.** at **732-863-9900** or e-mail fniemann@hnlawfirm.com

Important Facts Did you know....

- Nursing Home Costs in New Jersey average between \$7,500 to \$11,000 per month?
- You may be able to qualify for Medicaid and still keep certain assets.
- While the federal gift tax law allows you to gift up to \$12,000 per year without tax consequences, you may be subject to a period of ineligibility for Medicaid in New Jersey.
- New legislation enacted in February, 2006 imposed harsh penalties for gifts made subsequent to that date, together with a five-year look-back period.

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Practice Areas

Elder Law
Estate Tax Planning
Wills, Trusts, Estates & Probate
Medicaid Planning, Including Asset Protection
Guardianships of Adults & Minors
Special Needs Trusts for Incapacitated Adults & Minors
Corporate & Business Formation & Transactions
Contracts, Commercial Transactions and Agreements
Franchise Agreements & Law
Residential & Commercial Real Estate
Land Use (Zoning, Planning & Development)
Landlord/Tenant Matters
Construction Contracts
Tax Appeals
Insurance Disputes
Employment Law
Litigation (Federal & State)
Condemnation
Worker's Compensation
Personal Injury
Adoptions

Compliments of:

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