

# 2009 Medicaid and Medicare Amounts

## Medicare and Medicaid Spousal Impoverish Figures

Maximum Community Spouse Resource Allowance :	\$109,560
Maximum Monthly Maintenance Needs Allowance:	\$2,739
Minimum Monthly Maintenance Needs Allowance:	\$1,750
Maximum Institutionalized Spouse Allowance:	\$2,000

## Medicare Part A

Hospital Deductable	\$1,068
Hospital Co-Insurance per day (Days 61-90)	\$267/day
Hospital Co-Insurance per day (Days 91-150)	\$534/day
Hospital Co-Insurance per day (Days 151+)	All Costs
SNF Co-Insurance per day (Days 21-100)	\$133.50

## Medicare Part B

Deductible:	\$135/year
Premium (monthly):	\$96.40*

\*The Medicare monthly premium for the majority of the elderly and disabled will remain at \$96.40 this year. It is the first time since 2000 that the charge for Medicare coverage has not increased.

Premiums usually go up each year to reflect projected higher costs for care for the coming year. While medical costs will most certainly increase in 2009, they will be offset this year by an adequate reserve in the Medicare Part B trust fund. The Medicare Part B trust fund reserve gained \$9.3 billion earlier in 2008 after Medicare officials discovered money was inadvertently being drawn from Medicare Part B to cover hospice benefits.

As health care costs have been rising much more quickly than overall inflation, this year's premium freeze for beneficiaries is not likely to be repeated in future years.

