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**January 1, 2012
MEDICAID INCOME & RESOURCE LEVELS**

Effective January 1, 2012, the following income and resource levels apply:

MONTHLY INCOME:

Individual	\$ 792 (+\$20) ¹
Couple	\$ 1,159 (+\$20) ¹

(1 - The first \$20 of monthly income per household will not be counted when determining the eligibility of those Medicaid applicants who are aged, blind, or disabled. Income includes monies coming in each month such as Social Security, pension, rent payments, and disability payments.)

RESOURCES:

Individual	\$ 14,250 ²
Couple	\$ 20,850 ²

(2 - There is an additional exclusion for a burial fund of \$1500 per person or any amount in an irrevocable pre-need funeral agreement. Resources include assets that a person has in his or her financial accounts on the first day of the month for which an applicant is applying for Medicaid.)

SPOUSAL IMPOVERISHMENT ALLOWANCES:

Community Spouse Income Allowance.....	\$ 2,841 ³
Institutionalized Spouse (IS) Income Allowance.....	\$ 50
IS LTHHC/Waiver Income Allowance.....	\$ 367
Family Member Allowance	\$ 613
CS Resource Allowance (CSRA).....	\$ 74,820 ⁴

OR

the spousal share (1/2 combined resources) up to a maximum of \$113,640	
IS Resource Allowance.....	\$ 14,250

(3 - A higher amount may be established by court order or fair hearing due to exceptional circumstances which result in significant distress.)

(4 - A higher CSRA may be established by court order or fair hearing to generate income to raise the community spouse's income to the Minimum Monthly Maintenance Needs Allowance (MMMNA).)

[†] Also admitted in MA
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[✧] Also admitted in FL

MEDICARE BENEFICIARY COSTS MEDICARE PART A:

Effective January 1, 2012, Medicare beneficiaries are required to contribute the following amounts toward their cost of care...

HOSPITAL

Premium.....	\$451/mo*
Deductible	\$1,156/benefit period
*\$248 for people with 30-39 quarters of Medicare covered employment	

Co-insurance

Days 61-90	\$289 /day
Days 91-150	\$578/day*
All costs for each day beyond 150 days	

SKILLED NURSING FACILITY**

Co-insurance

Days 21-100	\$144.50/day
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HOME HEALTH CARE**

Beneficiary Pays.....	Nothing for covered services 20% of approved amount for durable medical equipment.
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HOSPICE CARE**

Beneficiary Pays.....	Limited costs for outpatient drugs and inpatient respite care.
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BLOOD

Beneficiary Pays.....	For the first three pints (hospital or SNF setting during a covered stay).
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*You have 60 lifetime reserve days that may only be used once. For each reserve day, Medicare pays all covered costs except for a daily coinsurance.

**You must meet certain conditions in order for Medicare to cover these services.

Benefit period starts the day you go to a hospital or skilled nursing facility and ends when you haven't received hospital inpatient or skilled nursing facility care of 60 consecutive days.

MEDICARE PART B:

Premium	\$ 99.90/month *
Deductible	\$140.00/year

MEDICAL EXPENSES

Beneficiary pays	20% of approved amount after the deductible, except in the outpatient setting. 50% of most outpatient mental health services, 20% for all outpatient physical, occupational and speech-language services.
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CLINICAL LABORATORY SERVICE

Beneficiary pays.....	Nothing for services.
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HOME HEALTH CARE

Beneficiary pays.....	Nothing for services. 20% of approved amount for durable medical equipment (DME).
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OUTPATIENT HOSPITAL SERVICES

Beneficiary pays.....	A coinsurance of fixed copayment amount which may vary according to service.
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BLOOD

Beneficiary pays.....	For the first three pints plus 20% of approved amount for additional pints (after the deductible).
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* Premium will decrease to \$99.90 - \$319.70 for the following groups:

The 2012 Part B monthly premium rates to be paid by beneficiaries who file an individual tax return (including those who are single, head of household, qualifying widow(er) with dependent child, or married filing separately who lived apart from their spouse for the entire taxable year), or who file a joint tax return are:

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00	\$99.90
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$40.00	\$139.90
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$99.90	\$199.80
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$159.80	\$259.70
Greater than \$214,000	Greater than \$428,000	\$219.80	\$319.70

In addition, the monthly premium rates to be paid by beneficiaries who are married, but file a separate return from their spouse and lived with their spouse at any time during the taxable year are:

Beneficiaries who are married but file a separate tax return from their spouse:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$85,000	\$0.00	\$99.90
Greater than \$85,000 and less than or equal to \$129,000	\$159.80	\$259.70
Greater than \$129,000	\$219.80	\$319.70

MEDICARE SAVINGS PROGRAMS 2012

QMB (This program can pay for either the Medicare Part A or Part B premium. For payment of the Medicare Part A premium, applicants must conditionally enroll in Medicare Part A at their local Social Security Office.)

Resource levels below \$6,940 single
Resource levels below \$10,410 couple

Income levels below \$928 single
Income levels below \$1,246 couple

SLIMB (This program pays for the Medicare Part B premium only. The applicant must have Medicare Part A.)

Resource levels below \$6,940 single
Resource levels below \$10,410 couple

Income levels below \$1,109 single
Income levels below \$1,491 couple

QI-1 (This programs pays for the Medicare Part B premium only. The applicant must have Medicare Part A.)

Resource levels below \$6,940 single
Resource levels below \$10,410 couple

Income level below \$1,246 single
Income level below \$1,675 couple

SOCIAL SECURITY COLA INCREASES

The 2012, Social Security benefit will increase by 3.6 % over the 2011 benefit due to a cost-of-living adjustment.

FEDERAL BENEFIT RATE:

Individual \$ 698
Couple \$1,048

STATE SUPPLEMENTAL RATE:

Individual living alone..... \$ 87
Couple living alone..... \$104

SSI RESOURCE LEVELS:

Individual \$2000
Couple \$3000

SSI eligible prior to 1972249e factors (RSDI) are .168 & .966

NEW YORK STATE MEDICAID REGIONAL RATES

REGION	COUNTIES	2012 RATES	2011 RATES	2010 RATES	2009 RATES
New York City	Bronx, Kings (Brooklyn), NY (Manhattan), Queens, Richmond (Staten Island)	\$10,957	\$10,579	\$10,285	\$9,838
Long Island	Nassau, Suffolk	\$11,849	\$11,445	\$11,627	\$10,852
Northern Metropolitan	Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester	\$10,335	\$10,105	\$10,163	\$9,439
Western (Buffalo)	Alleghany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming	\$8,337	\$7,863	\$7,964	\$7,418
Northeastern (Albany)	Albany, Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	\$8,540	\$8,323	\$7,927	\$7,766
Rochester	Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates	\$9,363	\$8,942	\$9,058	\$8,720
Central (Syracuse/ Utica)	Broome, Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Tioga and Tompkins	\$8,015	\$7,688	\$7,264	\$6,938

Use the region in which the facility is located, or if the A/R is not institutionalized, use the region in which the individual resides. For out of state facilities, use the region closest to the location of the facility.