

Year 2014 Public Benefits Updates

MEDICARE (Changes each year on Jan. 1)	<u>2014</u>	<u>2013</u>
Part A premium for those not automatically covered	426/234 ¹	441/243 ¹
Part B premium	104.90 ²	104.90 ²
Part B deductible	147	147
Hospital deductible	1,216	1,184
Hospital copay for days 61-90	304	296
Hospital copay for 60 lifetime reserve days	608	592
Skilled nursing facility copay days 21-100	152	148
Part D Premium–Indiana benchmark	35.95	37.22
Medicare D Deductible	310	325
Medicare D Initial Coverage Limit	2,850	2,970
Medicare D Out of Pocket Threshold	4,550	4,750
Medicare D Extra Help w/ Inc. < 100% FPL generics/brand	1.20/3.60	1.15/3.50
Medicare D Catastrophic Cost share for generics/brand	2.55/6.35	2.65/6.60
 MEDICAID		
Income standard for household of 1	721	710
Income standard for household of 2	1,082	1,066
Income limit for aged & disabled waiver	2,163 ³	2,130 ³
Allocation for Essential Person	361	356
Allocation for non-recipient minor child	361	356
QMB income for household of 1		958 ⁴
QMB income for household of 2		1,293 ⁴
SLMB for household of 1		1,149 ⁴
SLMB for household of 2		1,551 ⁴
QI for household of 1		1,293 ⁴
QI for household of 2		1,745 ⁴
Resource limits for single/married for QMB, SLMB, QI		7,080/10,620
MEDWORKS - Maximum Income (Based on countable inc.)		3,351 ⁴
MEDWORKS for household of 1 - No Premium		1,436 ⁴ (Based on gross inc.)
MEDWORKS for household of 2 - No Premium		1,939 ⁴ (Based on gross inc.)
QDW - Qualified Disabled Worker		1,915 ⁴
Spousal impoverishment floor (community spouse share)	23,448/24,948	23,184/24,684 ⁸
Spousal impoverishment ceiling (community spouse share)	117,240/118,740	115,920/117,420 ⁸
Community spouse income allowance (eff. July 1)		1,939 ⁵
Community excess shelter deduction (eff. July 1)		582 ⁵
Maximum community spouse income share	2,931	2,898
Nursing Home Ave. Rate for Transfer Penalties		5,549 ⁶
Long Term Care Ins. max benefit for no asset limit	305,603 ⁷	291,050 ⁷
Standard Utility Deduction: (eff. 5/01/2013)	\$378/mo if heating or cooling exp.; else is \$210/mo	
 SSI		
Maximum award for household of 1	721	710
Maximum award for household of 2	1,082	1,066
 SSA		
COLA increase	1.5%	1.7 %
Annual Earnings limit		
Retirement Age and above NONE, except	3,450/mo	3,340/mo (yr reach ret. age)
Under full retirement age	15,480	15,120
Substantial Gainful Activity Amt. Non-Blind/Blind	1,070/1,800	1,040/1,740
Trial Work Period	770/mo	750/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 \$335.70 in 2014.
- 3 Can 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 Second number includes \$1,500 institutional spouse share added on.