

**Delaware County Elder Law Handbook & Resource Guide-
Update to 7th Edition**

2023 Important Elder Law Numbers

Medicaid (Medical Assistance):

Minimum Community Spouse Resource Allowance (CSRA)	\$29,724(1/2023)
Maximum CSRA	\$148,620 (1/2023)
Minimum MMNA	\$2,289/month(1/2023)
Maximum MMNA	\$3,715.50month(1/2023)
Income cap for Waiver (MA for Home Services)	\$2,742/month/gross(1/2023)
Penalty Divisor (Daily)	\$423.11/day(12,869/Mo)
Monthly Personal Needs Allowance	\$45/month
Excess Home Equity Limit	\$688,000.(1/2023)

SSI Benefit

	<u>Federal</u>	<u>State Supplement</u>	
Individual	\$863.10	+22.10	\$936.10
Couple	\$1,294.30	+33.30	\$1,404.30

Medicare: Part A & Part B

Part A:

Hospital Deductible	\$1,600.
Hospital Co-Pay (days 61-90)	\$400/day
Hospital Co-Pay (days 91-150)	\$800/day
Hospital Co-Pay (days 151+)	All Costs on Patient
SNF Co-Pay (days 21-100)	\$200.00/day

PART B

Part B Premium for most enrollees	\$164.90/month**
(Higher if income greater than \$91,000/individual-\$182,000/couple)	
Part B: Deductible	\$226/year

Medicare: Part D

Beneficiaries who do not qualify for any level of subsidy will pay the following for a 2023 standard Part D Plan in addition to the plan's premium:

- * An Annual deductible of \$505
- * During the initial coverage period, a 25% co-pay for each prescription until the consumer's total drug costs reach \$4,660
- * During the coverage gap (also referred to as the "doughnut hole"), a percentage of the costs of drugs 25% of the cost of brand name drugs and 25% for generic drugs plus a small dispensing fee) until the consumer's total out-of-pocket expenses reach \$7,400
- * During the catastrophic coverage period, (a co-pay of \$4.15 for generics and \$10.35 for name brand drugs, or a 5% co-pay, whichever is greater)
- * Not all of the costs consumers pay during the doughnut hole count toward out-of-pocket expenses.