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## **2009 Public Benefit Program Numbers**

The following numbers are the cost figures and eligibility limits for 2009 for several Medicare, Medicaid and Social Security programs:

### **MEDICARE**

#### **Part A (Hospitalization):**

**Deductible** -- \$1,068 per benefit period (up to 60 days of inpatient hospital care)

**Coinsurance** -- \$267 per day for days 61 through 90, per benefit period, and  
\$534 per day for “non-renewable lifetime reserve days (days 91 - 150)

**Premium** -- \$443 per month (less than 30 quarters of coverage & not free Part A)  
\$244 reduced premium (seniors with 30 to 39 quarters of coverage, and certain disabled persons with 30 or more quarters of coverage)

#### **Part B (2009)**

**Deductible** -- \$135 per year (same as 2008)

**Premium** -- \$96.40 per month (same as 2008)(single inc <\$85K, joint <\$170K)  
\$134.90 (single inc \$85K-107K, joint \$170K-214K)  
\$192.70 (single inc \$107K-160K, joint \$214K-320K)  
\$250.50 (single inc \$160K-213K, joint \$320K-426K)  
\$308.30 (single inc >\$213K, joint >\$426K)

**Skilled Nursing Home Copayment:** \$133.50 per day (amount resident to pay for days 21 – 100)

### **MEDICAID**

**\$2,022** -- Income limit for Nursing Home and Home-and-Community Waiver Programs

**\$109,560** -- Countable resources allowance for Community Spouse of nursing home resident

**\$2,739** -- Monthly income allowance for Community Spouse of nursing home Resident (if CS income less than this, s/he can keep income of resident)

**\$4,600** -- Monthly divisor to determine penalty for transfers of assets (Ex. – Joe gives \$13,800 to son, enters nursing home & files for Medicaid within 5 years, Joe will be ineligible for 3 months after filing ( $\$13,800 \div 4,600 = 3$ ))

**(the following until 3/1/09):**

**\$867** -- Single individual income limit for Qualified Medicare Beneficiary (QMB) (pays Medicare premiums, deductibles and copayments)

**\$1,167** -- Couple income limit for QMB

**\$1,734** -- Single individual income limit for Qualified Working Disabled (QWDI)

**\$2,334** -- Couple income limit for QWDI

**\$4,399** -- Single individual income limit for Working Disabled (WD)  
**\$5,899** -- Couple income limit for WD

### **SUPPLEMENTAL SECURITY INCOME (SSI)**

**\$674** Maximum monthly payment (individual)  
**\$1,011** Maximum monthly payment (couple)  
**\$319** Essential person allowance

**Student Exclusion Limit: \$1,640/month, \$6,600/year**

### **SOCIAL SECURITY DISABILITY**

Earned Income limit: \$980 (\$1,640 for blind person)  
Quarter of Coverage: \$1,090 (up from \$1,050 in 2008)

### **SOCIAL SECURITY RETIREMENT EARNINGS LIMITS**

**Full retirement age:** 65 (born in 1937); 65 and 2 months (born in 1938); 65 and 4 months (born in 1939); 65 and 6 months (born in 1940); 65 and 8 months (born in 1941); 65 and 10 months (born in 1942); 66 (born 1943 – 1954) -- can have unlimited earnings after full retirement year without causing SS reduction. Maximum Social Security benefit at full retirement age: \$2,323 (up from \$2,185 in 2008))

**Under full retirement age:** SS retirement benefits reduced \$1 for every \$2 over earnings limit (\$14,160 in 2009, up from \$13,560 in 2008.) Spousal benefits are also reduced due to your excess earnings. In the year reach full retirement age, reduced \$1 for each \$3 earn above a different limit (\$37,680 in 2009, up from \$36,120 in 2008) but only before the month you reach full retirement age.

Only **self-employment and wage income** are considered - passive income is not counted.

**Maximum Taxable Payroll Earnings: \$106,800 (2009)**

### **SOCIAL SECURITY DISABILITY INCOME (SSDI)**

**\$940** -- Monthly earned income limit for disabled person (**\$1,570** for blind person)

**\$1,000** -- Amount of earnings that equals one quarter of coverage

### **SUPPLEMENTAL SECURITY INCOME (SSI)**

**\$637** -- Maximum monthly payment (single person) (**\$956** for couple)

**\$319** -- Credit for essential person in household

**\$1,550/month, \$6,240/year** -- Excluded income for disabled student

### **SOCIAL SECURITY RETIREMENT**

**\$13,560** -- Earned income limit if under Full Retirement Age\* (unearned income not counted)  
[SS retirement benefits reduced \$1 for every \$2 over earnings limit]

**\$36,120** -- Earned income limit in year reach Full Retirement Age\* (but only before the month you reach Full Retirement Age)

**Unlimited** earnings with no SS reduction after reach Full Retirement Age\*

**\$2,116** -- Maximum Social Security benefit at full retirement age (age 65 and 10 months)

**\$102,000** -- Maximum payroll earnings taxable for Social Security

**\*Full retirement age:** 65 (born in 1937); 65 and 2 months (born in 1938); 65 and 4 months (born in 1939); 65 and 6 months (born in 1940); 65 and 8 months (born in 1941); 65 and 10 months (born in 1942).