IRA M. LEFF

AND ASSOCIATES

ATTORNEYS AT LAW

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IRA M. LEFF

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MEDICARE 2009

Hospital	<u>Insurance</u>	(Part	A)

Deductible:

\$1,068.00 per benefit period

Copayments:

Days 61-90

\$267.00 per day

Days 91-150

\$534.00 per reserve day

\$135.00 per calendar year

Medical Insurance (Part B)

Deductible: Copayment:

20.00 percent

Balance Limit:

15.00 percent

Premium:1

\$96.40 per month

Nursing Home (Part A) 2

Deductible:

\$00.00

Copayments:

\$00.00

Days 01-20 Days 21-100

\$133.50 per day

Prescription Drugs (Part D)

Deductible:

\$250.00

Copayments:

\$250 - \$2,250

\$2,250 - \$5,100

25.00 percent 100.00 percent

\$5,100 and above

5.00 percent

Premium:

\$27.93 per month

¹ For individuals with incomes under \$85,001 or couples under \$170,001.

² Coverage is contingent on a hospital stay of at least three full days within 30 days of admission to the nursing home. The nursing home must be a Medicare provider and the patient must be occupying a Medicare certified bed. And, the patient must be receiving skilled care on a daily basis.

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MEDICAID 2009

I. <u>ELIGIBILITY</u>	<u>INCOME</u>	RESOURCES	
A. SINGLE	\$2,022	\$2,000	
B. MARRIED	2,022	111,560	

- C. EXEMPT RESOURCES: Principal Residence, IRAs, Vehicle, Personal Effects, Burial Plots, Burial Space Items, Burial Funds, Funeral Contracts and Life Insurance
- II. <u>TRANSFERS</u>: Months of ineligibility = <u>Amount transferred</u> \$4,614.90

III. PATIENT LIABILITY/COST SHARE:

Income - Personal Needs Allowance - Spousal Needs Allowance - Medical Insurance - Taxes Withheld

- IV. <u>ALLOWANCES</u>: Personal Needs \$50 Spousal Needs \$2,739
 - V. <u>ESTATE RECOVERY</u> = Medicaid Rate Resident Liability