

IRA M. LEFF

AND ASSOCIATES

ATTORNEYS AT LAW

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MEDICARE 2010

Hospital Insurance (Part A)

Deductible:	\$1,100.00 per benefit period
Copayments:	
Days 61-90	\$275.00 per day
Days 91-150	\$550.00 per reserve day

Medical Insurance (Part B)

Deductible:	\$155.00 per calendar year
Copayment:	20.00 percent
Balance Limit:	15.00 percent
Premium: ¹	\$96.40 per month
	110.50 per month

Nursing Home (Part A)²

Deductible:	\$00.00
Copayments:	
Days 01-20	\$00.00
Days 21-100	\$137.50 per day

Prescription Drugs (Part D)

Deductible:	\$310.00
Copayments:	
\$295 - \$2,700	25.00 percent
\$2,700 - \$6,154	100.00 percent
\$6,154 and above	5.00 percent
Premium:	\$40.70 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 2010

- I. ELIGIBILITY
- | | <u>INCOME</u> | <u>RESOURCES</u> |
|------------|---------------|------------------|
| 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. TRANSFERS: Months of ineligibility = $\frac{\text{Amount transferred}}{\$4,916.55}$
- III. PATIENT LIABILITY/COST SHARE:
Income - Personal Needs Allowance - Spousal Needs Allowance -
Medical Insurance - Taxes Withheld
- IV. ALLOWANCES: Personal Needs \$50 Spousal Needs \$2,739
- V. ESTATE RECOVERY = Medicaid Rate - Resident Liability