

2017 Medicare and Medicaid Spousal Impoverishment Figures

Maximum Community Spouse Resource Allowance: Maximum CSRA is ½ of countable resources or \$120,900, whichever is less*	\$120,900*
Minimum Community Spouse Resource Allowance: Minimum is all countable resources up to \$25,000. If countable resources are less than \$25,000 at snapshot date then the CSRA is limited to the actual countable assets and cannot be increased later.	\$25,000
Maximum Monthly Maintenance Needs Allowance:	\$3,023*
Minimum Monthly Maintenance Needs Allowance:	\$3,023*
Medicaid Institutional Income Cap without Trust:	\$2,205
Medicaid Income Trust - Maximum Monthly Income:	\$4,400*
Medicaid gifting penalty divisor (about \$4,300/mo.)	\$143.70
Medicare Part A	
Hospital Deductible (Total for Days 1-60) (per spell of illness)	\$1,316
Hospital Co-Insurance (Days 61-90)	\$329/day
Hospital Co-Insurance (Days 91-150)	\$658/day
Skilled Nursing Facility Co-Insurance (Days 21-100)	\$164.50/day
Medicare Part B	
Deductible:	\$183/year
Standard Premium for 2017 enrollees: (Average premium will be about \$109.00 for those enrolled before 2017; provided, if an individual's income is in excess of \$85,000, the premium may be more.)	\$134.00/month

* Without legal assistance

WARNING: Understand that these amounts are maximums and minimums without legal assistance. Amazing amounts can sometimes be saved through proper legal assistance. Do not evaluate a situation on your own without first discussing in-depth Medicaid planning with a qualified elder law attorney to learn about planning strategies Congress has allowed. Sometimes the Community Spouse Resource Allowance can be increased. (The above information does not constitute legal advice.)

Amounts are as of 12-1-16 and are subject to change by state law or policy changes.

If you would like to receive this newsletter via e-mail, please let us know by e-mailing us at info@medicaidoklahoma.com.

HOLMES, HOLMES & NEISENT, P.L.L.C.
LEE M. HOLMES, MARK L. HOLMES & TRACY SPECK NEISENT, ATTORNEYS
501 N.W. 13TH STREET, OKLAHOMA CITY, OKLAHOMA 73103
phone: (405) 235-8455 fax: (405) 235-8454
www.medicaidoklahoma.com
Providing Legal Services and Medicaid Advocacy to Seniors
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