

2011 Update

Futurecare Associates, Inc.

1-877-687-4700

www.futurecareassociates.com

(Data as of 1/1/2011)

Medicare (2011)

Part A Deductible:

Hospital days 1-60: \$1,132.00 each benefit period

Hospital days 61-90: \$283.00/day each benefit period

Hospital days 90+: \$566.00/day each benefit period (up to 60 days over your lifetime)

SNF days 21-100: \$141.50/day each benefit period

SNF after day 100: All costs for each day in the benefit period

Part A Premiums: Up to \$450.00/mo if less than 40 quarters of SS

Part B Premiums: Remains at \$96.40/mo *unless* you do not have your Part B premium withheld from your Social Security check, *or* your modified adjusted gross income for 2009 as calculated by the Social Security Administration is in the *ranges* noted below, *or* you are initially enrolling in Part B

Ranges: \$115.40/mo if single & income is under \$85,00, or married & income is under \$170,000; \$161.50/mo if single & income is between \$85,000 & \$107,000, or married & income is between \$170,000 & \$214,000; \$230.70/mo if single & income is between \$107,000 and \$160,000, or married & income is between \$214,000 \$320,000; \$299.90/mo if single & income is between \$160,000 & \$214,000, or married & income is between \$320,000 & \$428,000; \$369.10/mo if single & income is above \$213,000, or married & income is above \$427,000

Part B deductible: \$162.00/year

Futurecare Associates, Inc., Pittsburgh, PA

www.futurecareassociates.com

www.ltcalternatives.com

HIPAA 2011 Age Graded Eligible Premiums [IRC 213(d)(10)]

40 or less	\$ 340.00
41 through 50	640.00
51 through 60	1,270.00
61 through 70	3,390.00
71 and thereafter	4,240.00

Per diem limitation for 2011 is \$300.00 (adjusted annually)

Medicaid (2011)

Spousal minimum asset allowance: \$21,912.00

Spousal maximum asset allowance: \$109,560.00

Spousal minimum monthly maintenance needs allowance: \$1,822.00

Spousal maximum monthly maintenance needs allowance: \$2,739.00

Divisor for Pennsylvania: \$247.06 daily

Qualified Long Term Care Partnership Plan

Please call 1-877-687-4700 for information concerning the current status and availability of QLTC Partnership Plan policies in your state

Futurecare Associates, Inc., Pittsburgh, PA

www.futurecareassociates.com

www.ltcalternatives.com