



**MEDICARE 2008**

**PART A CO-INSURANCE**

Hospital:

Deductible  
 Days 1-60  
 \$1,024 per benefit period

Days 61-90  
 \$256 per day

Lifetime Reserve Days  
 \$512

Skilled Nursing Facility:

Days 1-20 Full Coverage

Days 21-100  
 \$128 per day

PART B:

Premium\*  
 \$96.40 per month

Deductible  
 \$135.00 per year

Covers:

- Yearly Flu Shot
- Pneumonia Vaccination
- Yearly Mammogram
- Cardiovascular Screening
- Pap Test & Pelvic Exam
- Colon Cancer/Colorectal Screening
- Bone Density Test
- Prostate Cancer Screening (PSA)
- Diabetes Screening, Monitoring and Supplies

**MEDICAID ELIGIBILITY 2008 (New York)**

IN THE COMMUNITY

Income:  
 Individual \$ 720 +  
 Couple \$ 920 +  
 + The first \$20 not counted over 65 or disabled

Resources:  
 Individual \$ 4,350  
 Burial Fund 1,500  
 \$ 5,850

Couple \$ 6,400  
 Burial Fund/2 3,000  
 \$ 9,400

IN AN INSTITUTION

Income:  
 Institutionalized Ind \$ 50  
 Community Spouse \$ 2,610

Resources:  
 Institutionalized Ind \$ 4,350  
 Community Spouse \$74,820\*\*

**Medicaid Penalty Rates as of 1/1/2008**

New York City \$ 9,636  
 Long Island \$10,555  
 Westchester \$ 9,316

(\*) Starting 2007, Part B premium is now income related. As of 2008, premium rates are higher than stated above for singles earning above \$82,000 and married couples earning above \$164,000.

(\*\*) The CRSA is \$74,820 or, one-half the couple's resources as of the date of institutionalization to a maximum of \$104,400.