



2023 Important Elder Law Numbers

Key Numbers for Governmental Programs (7/2023)

Medicaid (Medical Assistance)

Minimum community spouse resource allowance (CSRA):	\$29,724 (1/23)
Maximum CSRA:	\$148,620 (1/23)
Minimum MMNA:	\$2,465/month (7/23)
Shelter Allowance:	\$740/month (7/23)
Maximum MMNA:	\$3,715.50/month (1/23)
Income cap for Waiver (MA for Home Services)	\$2,742/month (gross) (1/23)
Average Monthly Cost of Care in PA	\$12,869.59/month (1/23)
Daily Penalty Divisor	\$423.11/day (1/23)
Monthly Personal Needs Allowance	\$45/month
Maximum Home Equity Limits	\$688,000 (1/23)
Monthly Utility Standard	\$681 (10/22)

Medicare: Part A and Part B

Part A: (Per each benefit period) _____ 2023

Hospital Deductible	\$1,600
Hospital Co-Pay (days 1-60)	\$0/day
Hospital Co-Pay (days 61-90)	\$400/day
Hospital Co-Pay (days 91-150, aka Lifetime Reserve Days)	\$800/day
SNF Co-Pay (day 1-20)	\$0/day
SNF Co-Pay (day 21-100)	\$200/day

Part B: _____ 2023

Part B Standard Premium	\$164.90/month*
Part B deductible	\$226/year

*\$164.90 is the new standard monthly premium. (This is lower than last year of \$170.10) Note: Part B. Premiums may also be higher for those whose income exceeds \$97,000/\$194,000 (single/married) per year. For additional premium information, see www.Medicare.gov.

Part D

Beneficiaries who do not qualify for any level of subsidy will pay the following for a 2023 standard Part D Plan in addition to the plan's premium:

- An annual deductible of \$505
- During the initial coverage period, a 25% co-pay for each prescription until the consumer's total drug costs reach \$4,660
- During the coverage gap (also referred to as the "doughnut hole"), a percentage of the costs of drugs will be charged (25% of the cost of brand name drugs and 25% for generic drugs plus a small dispensing fee) until the consumer's total out-of-pocket expenses reach \$7,400.
- During the catastrophic coverage period, a co-pay of \$4.15 for generics and \$10.35 for name brand drugs, or a 5% co-pay, whichever is greater
- Not all the cost consumers pay during the doughnut hole count toward out-of-pocket expenses.



VA: Aid and Attendance (2023)

\$2,229/month for a Single Veteran	\$26,752/yr.
\$2,642/month for a Veteran and Spouse	\$31,714/yr.
\$1,432/month for a Surviving Spouse	\$17,192/yr.
\$3,536/month for a Vet married to a Vet (both A & A)	\$42,433/yr.

Note: effective 10/18/2018, the VA established new eligibility rules including a 3year look-back period and potential transfer penalties. In addition, effective 12/1/2022 to 11/30/2023, the "net worth bright-line limit" is \$150,538.

PACE/PACENET (2023)

- PACE single-income up to \$14,500/year PACE married – income up to \$17,700/year
 - PACENET single-income up to \$33,500/year PACENET married-income up to \$41,500/year
- NOTE: effective 1/1/2023 PACE & PACENET enrollees have Medicaid Part D requirements**