



# Alabama Benefit Checklist

Assembled by Jan Neal Law Firm, LLC

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SSI and Community Medicaid				
Benefit	Eligibility Standard		Effective Date	
SSI Retirement and Disability	Single Monthly Income/Resources \$934/\$2000	Married Monthly Income/Resources \$1391/\$3000		January 01, 2023
Medicaid at Home	SSI eligibility	SSI eligibility		
Medicare Buy-In for Medicare A, B & D	SSI eligibility	SSI eligibility		
Institutional Medicaid/Community Medicaid Waiver				
Benefit/Penalty	Eligibility Standard		Effective Date	
Nursing Home Medicaid	Single Person Income/Resources \$2742 (with income over \$2742 MQIT needed)/ \$2000	Married Couple Income/Resource Set Aside \$2742 (only income of spouse being institutionalized counts)/ First \$29,724 set aside for community spouse, resources over \$50,000, ½ set aside for spouse up to cap of \$148,620	Single Standard January 1, 2023  Married Spousal Resource Set Aside Standard January 1, 2023	

			<b>Effective Date</b>
Monthly Spousal Allotment	\$2,289		July 1, 2022
Transfer Penalty	1 month for every \$6,800 transferred		January 1, 2023
Home exclusion	Equity at or below \$1,033,000		January 1, 2023
<b>Medicare Savings Programs (MSP)</b>			
<b>Benefit</b>	<b>Eligibility Standard</b>		<b>Effective Date</b> February 1, 2022
MSP Program	Single Income/Resources (includes \$20 disregarded)	Married Income/Resources (Includes \$20 disregarded)	
QMB Pays for: ~uncovered Medicare expenses to replace purchase of Medicare supplemental policy; ~Medicare Part B premium ~Medicare Part D premium up to State Standard*	\$1,235	\$1,664	
SLMB Pays for: ~Medicare Part B premium	\$1,478	\$1,992	

QI-1 Pays for: ~Medicare Part B premium	\$1,661	\$2,239		
<b>Medicare</b>				
<b>Medicare Part</b>	<b>Premium</b>	<b>Deductible</b>	<b>Copayment</b>	<b>Effective Date</b>
A	0 if eligible for SS (Retirement benefits; 24 months of disability) or RR or paid Medicare Tax with Civil Service; \$471 per month with fewer than 30 qtrs.; \$259 per month with 30 – 39 quarters	\$1,600 each benefit period	\$400 per day for days 61 – 90; \$800 per day for days 91 – 150 lifetime reserve  Skilled nursing facility \$200.00 per day for days 21 - 100	January 1, 2023
B	\$164.90 per month standard premium  Premium for higher income beneficiaries below	\$226.00	20% For most Part B services	

## Medicare Part B Premium 2023 for Higher Income Beneficiaries Based on Two Year's Prior (2021) Yearly Reported Income

Individual Tax Return Filed	Joint Tax Return Filed	Married with Separate Tax Return	Part B Premium Amount	Effective Date January 2023
\$97,000.00 or less	\$194,000 or less	\$97,000 or less	Standard \$164.90	
Over \$97,000 up to \$123,000	Over \$194,000 up to \$246,000	N/A	\$230.80	
Over \$123,000 up to \$153,000	Over \$246,000 up to \$306,000	N/A	\$329.70	
Over \$153,000 up to \$183,000	Over \$306,000 up to \$366,000	N/A	\$428.60	
Over \$183,000 up to \$500,000	Over \$366,000 up to \$750,000	\$97,000 - \$403,000	\$527.50	
\$500,000 and above	\$750,000 and above	\$403,000 and above	\$560.50	

Part B Late Enrollment Penalty	10% per each full 12 – month period eligible without overage X cost of Medicare Part B premium at time of sign up = amount added to monthly cost of Part B premium	Permanent
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## Medicare Part D Premium 2023 for Higher Income Beneficiaries Based on Two Year's Prior (2021) Yearly Reported Income

Individual Tax Return Filed	Joint Tax Return Filed	Married with Separate Tax Return	Part D Premium Amount	Effective Date January 2023
\$97,000 or less	\$194,000 or less	\$97,000 or less	Your plan premium	
Over \$97,000 up to \$123,000	Over \$194,000 up to \$246,000	N/A	\$12.20 + your plan premium	
Over \$123,000 up to \$153,000	Over \$246,000 up to \$306,000	N/A	\$31.50 + your plan premium	
Over \$153,000 up to \$183,000	Over \$306,000 up to \$366,000	N/A	\$50.70 + your plan premium	
Over \$183,000 up to \$500,000	Over \$366,000 up to \$750,000	Above \$97,000 Less than \$403,000	\$70.00 + your plan premium	
\$500,000 or above	\$750,000 and above	\$403,000 and above	\$76.40 + your plan premium	

Part D Late Enrollment Penalty	1% of the "national base beneficiary premium" (\$32.74 in 2023 X the number of full, uncovered months eligible without coverage or creditable coverage = amount added to monthly cost of Part D	Permanent
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**\*Medicare Part B Immunosuppressive Drug Coverage Only  
Premium 2023 for Higher Income Beneficiaries  
Based on Two Year's Prior (2021) Yearly Reported Income**

<b>Individual Tax Return Filed</b>	<b>Joint Tax Return Filed</b>	<b>Married with Separate Tax Return</b>	<b>Monthly Part B Premium Amount</b>	<b>Effective Date January 2023</b>
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$ 97.10	
Over \$97,000 up to \$123,000	Over \$194,000 up to \$246,000	N/A	\$161.80	
Over \$123,000 up to \$153,000	Over \$246,000 up to \$306,000	N/A	\$258.90	
Over \$153,000 up to \$183,000	Over \$306,000 up to \$366,000	N/A	\$356.00	
Over \$183,000 up to \$500,000	Over \$366,000 up to \$750,000		\$453.10	
Greater than or equal to \$500,000	Greater than or equal to \$750,000		\$485.50	

- *Starting in January 2023, Medicare Enrollees who are 36 months post kidney transplant and are no longer eligible for full Medicare coverage may elect to continue Part B coverage of immunosuppressive drugs by paying a premium.*

## Low Income Subsidy (Extra Help purchasing Medicare Part D)

Benefit	Categorical Eligibility	Effective Date
	calculate income: add income (gross earned income or net from self-employment minus 65 divided by 2) + all other income	January 1, 2023
	calculate resources: do not count home, adjoining land, household personal property, vehicles, or life insurance	
C.LIS (Full Subsidy)	A. People eligible for Medicare and Medicaid who live in nursing facilities or receive home and community- based waiver  NOTE: Automatically receive benefit and pay no monthly premium*, no annual deductible and no copayments for drugs.	
	B. People eligible for Medicare and Medicaid who apply and income is at or below <b>100% of the poverty level</b> with limited resources (100% subsidy)	
	Single Income/Resources	Married Income/Resources Living Together
	1235.00/<10,590	1663.33/<16,630
	Each additional person in the home for whom applicant provides more than one-half of person's support adds 428.33	
	C. People eligible for Medicare and Medicaid who apply and income is at or below <b>135% of the poverty level</b> with limited resources (100% subsidy)	
	Single Income/Resources	Married Income/Resources Living Together
	1660.25/<10,590	2238.50/<16,630

	Each additional person in the home for whom applicant provides more than one-half of person's support adds 578.25	
LIS (Partial Subsidy)	A. People eligible for Medicare at or below <b>\$140% of the poverty level</b> with limited resources below (75% subsidy)	
	Single Income/Resources	Married Income/Resources Living Together
	\$1721.00/<\$16,660	\$2320.66/<\$33,240
	Each additional person in the home for whom applicant provides more than one-half of person's support adds \$599.66	
	B. People eligible for Medicare at or below <b>145% of the poverty level</b> with limited resources (50% subsidy)	
	Single Income/Resources	Married Income/Resources Living Together
	\$1781.75/<\$16,660	\$2402.83/<\$33,240
	Each additional person in the home for whom applicant provides more than one-half of person's support adds \$621.08	
	C. People eligible for Medicare at or below <b>150% of the poverty level</b> with limited resources below (25%	

	subsidy)		
	Single Income/Resources	Married Income/Resources Living Together	
	\$1842.50/<\$16,660	\$2485.00/<\$33,240	
	Each additional person in the home for whom applicant provides more than one-half of person's support adds \$642.50		
*Regional Standard	\$35.16		Effective Date January 1, 2023

## Social Security Normal Retirement Age (NRA)

Born	NRA	Effective Date/Change Date
		Permanent
1937 and prior	65	
1938	65 and 2 months	
1939	65 and 4 months	
1940	65 and 6 months	
1941	65 and 8 months	
1942	65 and 10 months	Note: Persons born on January 1 of any year should refer to the normal retirement age of the previous year.
1943 – 1954	66	
1955	66 and 2 months	
1956	66 and 4 months	
1957	66 and 6 months	
1958	66 and 8 months	
1959	66 and 10 months	
1960 and later	67	

<b>SS Early Retirement Benefit Reduction</b>					
<b>Category based on NRA</b>	<b>Reduction of benefits when retire at 62</b>	<b>Reduction of benefits when retire at 63</b>	<b>Reduction of benefits when retire at 64</b>	<b>Reduction of benefits when retire at 65</b>	<b>Effective Date/Change Date</b>
NRA 66 (born 1954 or later)	25%	20%	13.3%	6.7%	January 1, 2023
NRA after 66 and 2 months (born after 1954)	25.83 %				
<b>Early Retirement Earned Income Offset</b>					
<b>Category Based on NRA</b>	<b>Exempt Amount</b>	<b>SS Offset Penalty</b>		<b>Effective Date</b>	
Exempt Earnings for early retirees/workers whose NRA <b>IS NOT</b> in 2023	\$21,240 or \$1,770 month	Withholding of \$1.00 in benefits for every \$2.00 earned over \$21,240		January 1, 2022	
Exempt Earnings for early retirees/workers whose NRA <b>IS</b> in 2023 and earnings predated reaching NRA	\$56,520 or \$4,710 month	Withholding of \$1.00 in benefits for every \$3.00 earned over \$56,520			

**SSD Substantial Gainful Activity (SGA)**

<b>Category Based on Disability</b>	<b>Allowable Mo. Earnings</b>	<b>Effective Date</b>
Non-blind	\$1,470.00	January 1, 2023
Blind	\$2,460.00	

## Alabama Elderly Simplified Application Project (AESAP) Food Assistance for 60+

Household Size	Gross Income Limit	Net Income Limit	Effective Date
1	\$1473	\$1133	October 1, 2022 through September 30, 2023
2	\$1984	\$1526	
3	\$2495	\$1920	
4	\$3007	\$2313	
5	\$3518	\$2706	
6	\$4029	\$3100	
7	\$4541	\$3493	
8	\$5052	\$3886	
Each Additional Member	\$512	\$394	
<b>Gift and Estate Tax</b>			
Federal Estate Tax Exemption and Lifetime exclusion for gifts	\$25.84 million per couple \$12.92 million per individual		January 1, 2023
Annual Gift Exclusion	\$17,000		January 1, 2023



# NOTES