The Centers for Medicare and Medicaid Services (CMS) has released the new Medicare premiums, deductibles, and co-payments for 2019:

**Basic Part B Premium** ............... $135.50/mo  
**Part B Deductible** .................. $185  
**Part A Deductible** .................. $1,364  

**Co-payment for Hospital Stay**  
Days 61-90 ............................. $341/day  
Days 91-150 ............................ $682/day  
*All costs for each day beyond 150 days.*

**Skilled Nursing Facility Co-payment**  
Days 21-100 ............................ $170.50/day

Also, note that individuals with annual incomes over $85,000 and married couples with annual incomes over $170,000 will pay a higher Medicare Part B premium, with a minimum monthly premium of $189.60.

CMS has also released the 2019 guidelines for how much spouses of institutionalized Medicaid recipients may keep.

**Community Spouse Resource Allowance:**  
Maximum ............................. $126,420  
Minimum ............................. $25,284  

**Monthly Maintenance Needs Allowance:**  
Maximum ............................. $3,160.50  
Minimum ............................. $2,057.50

**Medicaid Waiver Benefits Income Cap:**  
$2,313.00/month (was $2,250 in 2018)

**Pennsylvania Medicaid Penalty Divisor:**  
$10,043.28 ($330.19/day), as of 1/1/18

**New Jersey Medicaid Penalty Divisor:**  
$343.85/day, since 4/1/18

**2018 VA AID AND ATTENDANCE**

Single Veteran ........................ $1,881/mo.  
Married Veteran ...................... $2,230/mo.  
Widowed Spouse ...................... $1,209 /mo.