## 2.B Other Programs: SSI

Table 2.B1—Federal benefit rates, by living arrangement, 1974–2010

		Amount <sup>a</sup> (dollars)	
Act	Effective date	Individual	Couple
		Own household <sup>b</sup>	
1972	January 1, 1974 <sup>c</sup>	130.00	195.00
1973	January 1, 1974	140.00	210.00
1973	July 1, 1974	146.00	219.00
1974 <sup>d</sup>	July 1, 1975	157.70	236.60
	July 1, 1976	167.80	251.80
	July 1, 1977	177.70	266.70
	July 1, 1978	189.40	284.10
	July 1, 1979	208.20	312.30
	July 1, 1980	238.00	357.00
	July 1, 1981	264.70	397.00
	July 1, 1982	284.30	426.40
1983	July 1, 1983 <sup>e</sup>	304.30	456.40
	January 1, 1984	314.00	472.00
	January 1, 1985	325.00	488.00
	January 1, 1986	336.00	504.00
	January 1, 1987	340.00	510.00
	January 1, 1988	354.00	532.00
	January 1, 1989	368.00	553.00
	January 1, 1990	386.00	579.00
	January 1, 1991	407.00	610.00
	January 1, 1992	422.00	633.00
	January 1, 1993	434.00	652.00
	January 1, 1994	446.00	669.00
	January 1, 1995	458.00	687.00
	January 1, 1996	470.00	705.00
	January 1, 1997	484.00	726.00
	January 1, 1998	494.00	741.00
	January 1, 1999	500.00	751.00
	January 1, 2000	<sup>f</sup> 513.00	769.00
	January 1, 2001	<sup>f</sup> 531.00	796.00
	January 1, 2002	545.00	817.00
	January 1, 2003	552.00	829.00
	January 1, 2004	564.00	846.00
	January 1, 2005	579.00	869.00
	January 1, 2006	603.00	904.00
	January 1, 2007	623.00	934.00
	January 1, 2008	637.00	956.00
	January 1, 2009	674.00	1,011.00
	January 1, 2010	674.00	1,011.00

(Continued)

## Table 2.B1—Federal benefit rates, by living arrangement, 1974–2010—Continued

Act		Amount <sup>a</sup> (dollars)	
	Effective date	Individual	Couple
	Rece	eiving institutional care covered by Medicaid <sup>g</sup>	
1972	January 1, 1974	25.00	50.00
1987	July 1, 1988	30.00	60.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2009; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at the Social Security Program Rules page (http://www.socialsecurity.gov/regulations/index.htm). Social Security Administration, Office of the Chief Actuary, "SSI Federal Payment Amounts," http://www.socialsecurity.gov/OACT/COLA/SSIamts.html.

NOTE: For those in another person's household receiving support and maintenance there, the federal benefit rate is reduced by one-third.

- a. For those without countable income. These payments are reduced by the amount of countable income of the individual or couple.
- b. Includes persons in private institutions whose care is not provided by Medicaid.
- c. Superseded by the provision of 1973.
- d. Mechanism established for providing cost-of-living adjustments.
- e. General benefit increase.
- f. Benefits originally paid in 2000 and through July 2001 were based on federal benefit rates of \$512 and \$530, respectively. Pursuant to Public Law 106-554, monthly payments beginning in August 2001 were effectively based on the higher \$531 amount. Lump-sum compensation payments were made on the basis of an adjusted benefit rate for months prior to August 2001.
- g. Must be receiving more than 50 percent of the cost of the care from Medicaid (Title XIX of the Social Security Act).

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Table 2.C1—Medicare cost sharing and premium amounts, 1966–2011 <sup>a</sup>

	<u> </u>				1		Ç,	upplementary	Medical I	nsurance (M	Aedicare D	arte B and F	))	
	 	lospital Insu	ırance (Me	edicare Part A	)		31	Part B	iviculcal I	i i sui al loc (l'	nouloal C F	Part	•	
		nses in "ber	nefit period											
			ept—					Monthly	oremium (					
		Inpatient daily coin		Skilled nursing						nment ts for—				
Effective date <sup>b</sup>	Inpatient hospital deduct- ible (IHD) covers first 60 days (dollars)	Days 61 through 90 (1/4 x IHD) (dollars)	Lifetime reserve days after 90 days (1/2 x IHD)	facility daily coinsur- ance for days 21 through 100 (1/8 x IHD) (dollars)	Monthly pre- mium <sup>d</sup> (dollars)	Annual deduct- ible <sup>e</sup> (dollars)	Coinsur- ance <sup>e</sup> (percent)	For en- rollee <sup>h</sup> (aged and disabled)	Aged	Disabled	Annual deduct- ible <sup>f</sup> (dollars)	Initial coverage limit <sup>f</sup> (dollars)	Out-of- pocket thresh- old <sup>f</sup> (dollars)	Base benefi- ciary monthly pre- mium <sup>g</sup> (dollars)
1966	40	10				50	20	3.00	3.00					
1967 1968	40 40	10 10	20	5.00 5.00		50 i 50	20 i 20	3.00 <sup>j</sup> 4.00	3.00 <sup>j</sup> 4.00					
1969	44	11	22	5.50		50	20	4.00	4.00					
1970	52	13	26	6.50		50	20	5.30	5.30					
1971	60	15	30	7.50		50	20	5.60	5.60					
1972 1973	68 72	17	34	8.50		50 60	k 20	5.80 1 6.30	5.80	22.70				
1973	84	18 21	36 42	9.00 10.50	33 36	60	20 20	6.70	6.30 6.70	22.70 29.30				
1975	92	23	46	11.50	40	60	20	6.70	8.30	30.30				
1976	104	26	52	13.00	45	60	20	7.20	14.20	30.80				
1977	124	31	62	15.50	54	60	20	7.70	16.90	42.30				
1978 1979	144 160	36 40	72 80	18.00 20.00	63 69	60 60	20 20	8.20 8.70	18.60 18.10	41.80 41.30				
			90											
1980 1981	180 204	45 51	102	22.50 25.50	78 89	60 <sup>m,n</sup> 60	20 <sup>n</sup> 20	9.60 11.00	23.00 34.20	41.40 62.20				
1982	260	65	130	32.50	113	° 75	° 20	12.20	37.00	72.00				
1983	304	76	152	38.00	113	75	20	12.20	41.80	80.00				
1984	356	89	178	44.50	155	75	20	14.60	43.80	94.00				• • •
1985 1986	400	100 123	200	50.00	174 214	75 75	20	15.50 15.50	46.50 46.50	89.90 66.10				
1987	492 520	130	246 260	61.50 65.00	214	75 75	20 20	17.90	53.70	88.10				
1988	540	135	270	67.50	234	75	20	24.80	74.40	72.40				
1989	<sup>p</sup> 560	р	р	<sup>q</sup> 25.50	156	75	20	<sup>r</sup> 31.90	83.70	40.70				
1990	592	148	296	74.00	175	75	20	28.60	85.80	59.60				
1991	628	157	314	78.50	177	100	20	29.90	95.30	82.10				
1992 1993	652 676	163 169	326 338	81.50 84.50	192 221	100 100	20 20	31.80 36.60	89.80 104.40	129.80 129.20				
1994	696	174	348	87.00	245	100	20	41.10	82.50	111.10				
1995	716	179	358	89.50	261	100	20	46.10	100.10	165.50				
1996	736	184	368	92.00	289	100	20	42.50	127.30	167.70				
1997 1998	760 764	190 191	380 382	95.00 95.50	311 309	100 100	20 20	43.80 43.80	131.40 132.00	177.00 150.40				
1999	768	192	384	96.00	309	100	20	45.50	139.10	160.50				
2000	776	194	388	97.00	301	100	20	45.50	138.30	196.70				
2001	792	198	396	99.00	300	100	20	50.00	152.00	214.40				
2002	812	203	406	101.50	319	100	20	54.00	164.60	192.20				
2003 2004	840 876	210 219	420 438	105.00 109.50	316 343	100 100	20 20	58.70 66.60	178.70 199.80	223.30 284.40	 S	· · · ·	 S	 S
2007	070	213	750	100.00	J <del>-</del> J	100	20	50.00	100.00	207.70				

(Continued)

Table 2.C1—Medicare cost sharing and premium amounts, 1966–2011 a—Continued

							Sı	upplementar	y Medical	Insurance (N	Medicare F	arts B and [	0)	
	Hospital Insurance (Medicare Part A)					Part B					Part D <sup>c</sup>			
	All expe	nses in "be exc	nefit period ept—	l" covered				Monthly	premium (	dollars)				
		Inpatient daily coir	•	Skilled nursing						rnment its for—				
	Inpatient hospital deduct- ible (IHD)	Days 61 through	Lifetime reserve days	facility daily coinsur- ance for days 21									Out-of-	Base benefi- ciary
Effective date <sup>b</sup>	covers first 60 days (dollars)	90 (1/4 x IHD) (dollars)	after 90 days (1/2 x IHD)	through 100	Monthly pre- mium <sup>d</sup> (dollars)	Annual deduct- ible <sup>e</sup> (dollars)	Coinsur- ance <sup>e</sup> (percent)	For en- rollee <sup>h</sup> (aged and disabled)		Disabled	Annual deduct- ible <sup>f</sup> (dollars)	Initial coverage limit <sup>f</sup> (dollars)	pocket thresh- old <sup>f</sup> (dollars)	monthly pre- mium <sup>g</sup> (dollars)
2005 2006 2007 2008 2009	912 952 992 1,024 1,068	228 238 248 256 267	456 476 496 512 534	114.00 119.00 124.00 128.00 133.50	375 393 410 423 443	110 124 131 135 135	20 20 20 20 20	<sup>u</sup> 96.40	234.60 265.30 V 280.50 V 289.00 V 289.00	305.40 318.90 V 301.10 V 323.00 V 352.00	s 250 265 275 295	2,250 2,400 2,510 2,700	t 3,600 t 3,850 t 4,050 t 4,350	32.20 27.35 27.93 30.36
2010 2011	1,100 1,132	275 283	550 566	137.50 141.50	461 450	155 162	20 20	<sup>u,w</sup> 110.50 <sup>u,x</sup> 115.40		<sup>v</sup> 430.30 <sup>v</sup> 417.20	310 310	2,830 2,840	<sup>t</sup> 4,550 <sup>t</sup> 4,550	31.94 <sup>y</sup> 32.34

SOURCE: Centers for Medicare & Medicaid Services.

NOTES: The structure of Medicare has become increasingly complex over the years. This table provides a summary of Medicare cost sharing and premium provisions. It should be used as an overview and general guide. It is not intended to explain fully all of the provisions or exclusions of the applicable Medicare laws, regulations, and rulings. Original sources of authority should be consulted for specific details.

Values for certain 2011 premiums, copayments, and out-of-pocket thresholds not shown in the table are provided in footnotes as applicable. Corresponding values for prior years are available in previous editions of this table.

... = not applicable.

- a. As of November 1, 2010.
- b. Deductible and coinsurance amounts begin in January unless otherwise noted. Monthly premium amounts took effect in July through 1983 and in January beginning in 1984.
- c. Enrollment in Part D is voluntary. Substantial premium and cost-sharing subsidies and waivers are available for Part D beneficiaries who meet certain low-income and limited-resources criteria. Subsidy levels vary.
- d. Standard premium rate for voluntary enrollment by certain aged and disabled individuals not otherwise entitled to Hospital Insurance (HI). (Most individuals aged 65 and older and many disabled individuals under age 65 are insured for HI benefits without payment of any premium.) Beginning in 1994, a reduced premium is available to premium-paying HI enrollees with at least 30 quarters of Medicare-covered employment (either their own or through a current or former spouse if the marriage meets certain duration criteria). In most cases, a surcharge applies for beneficiaries who enroll after their initial enrollment period.
- e. Most services under Part B are subject to the annual deductible and coinsurance percentages shown. Some noteworthy exceptions are footnoted; others include (1) clinical lab tests, home health agency services, and certain prescribed preventive care services, which are not subject to the deductible or coinsurance and for which the beneficiary pays nothing; (2) outpatient psychiatric services, for which the coinsurance is 50 percent but phases down to 20 percent over the 5-year period 2010–2014; and (3) most services reimbursed under the outpatient hospital prospective payment system, for which the coinsurance percentage varies by service but currently falls in the range of 20 percent to 50 percent.
- f. Under the standard Part D benefit design, the beneficiary pays an initial deductible and 25 percent of the remaining costs until reaching the initial coverage limit. Between the initial coverage limit and the out-of-pocket threshold is a "coverage gap." Beneficiaries in the coverage gap paid the full cost of their prescription drugs from 2006 to 2009. For 2010, beneficiaries in the coverage gap (excluding those low-income enrollees eligible for cost-sharing subsidies) received a \$250 rebate, and for 2011, these beneficiaries will receive a 50-percent discount on covered brand-name prescription drugs and a 7-percent discount on covered generic drugs. In determining out-of-pocket costs, costs reimbursed through insurance are not counted toward the out-of-pocket threshold, except for cost-sharing assistance provided to low-income enrollees by Part D and State Pharmacy Assistance programs and, starting in 2011, the 50-percent discount on brand-name drugs purchased by enrollees in the Part D coverage gap. For costs incurred after the out-of-pocket threshold is reached, "catastrophic coverage" requires enrollees to pay the greater of a 5-percent coinsurance or a small copayment (for 2011, \$2.50 for generic or preferred multi-source drugs and \$6.30 for other drugs). Many Part D plans differ from this standard coverage design; in fact, the majority of beneficiaries are enrolled in plans with low or no deductibles, flat payments for covered drugs, and, in some cases, additional partial coverage in the coverage gap.
- g. The Part D premiums paid by individual beneficiaries equal the base beneficiary premium adjusted by a number of factors. Premiums vary significantly from one plan to another and seldom equal the base beneficiary premium. The estimated average monthly premium for 2011, as calculated and announced prior to the start of the year (based on the bids submitted by Part D plans, the specific plan-by-plan premiums, and the estimated number of beneficiaries in each plan) is \$30. A surcharge for enrollment after the initial enrollment period may apply.
- h. Represents standard premium for voluntary enrollment in Part B. This is the amount paid by most beneficiaries in most years (2010 and 2011 are notable exceptions). Three factors can alter the premium paid by a beneficiary: enrollment after the initial enrollment period, for which a surcharge may apply; adjustments for beneficiaries whose income is above certain thresholds; and a "hold-harmless" provision that prohibits Part B premium increases that exceed the dollar amount of a beneficiary's Social Security cost-of-living adjustment. See also footnotes u, w, and x.
- i. Professional inpatient services of pathologists and radiologists not subject to deductible or coinsurance, beginning in April 1968.
- j. Beginning in April 1968.
- k. Home health services not subject to coinsurance, beginning in January 1973.
- I. Standard monthly premiums for July and August 1973 were reduced to \$5.80 and \$6.10, respectively, by the Cost of Living Council.
- m. Home health services not subject to deductible, beginning July 1, 1981.
- n. Professional inpatient services of pathologists and radiologists not subject to deductible or coinsurance, but only when physician accepts assignment.
- o. Effective October 1, 1982, professional inpatient services of pathologists and radiologists are subject to deductible and coinsurance.

## 2.C Other Programs: Medicare

## Table 2.C1—Medicare cost sharing and premium amounts, 1966–2011 <sup>a</sup>—Continued

- p. The 1989 deductible was applied on an annual basis rather than a benefit-period basis. Once the beneficiary paid the deductible, Medicare paid the balance of expenses for covered hospital services, regardless of the number of days of hospitalization (except for psychiatric hospital care, which was still limited to 190 days).
- q. In 1989 the coinsurance amount was equal to 20 percent of the estimated national average daily cost of covered skilled nursing facility care, the beneficiary paid the coinsurance amount for the first 8 days of care during the year, and benefits were available for up to 150 days of care during the year.
- r. Includes the standard monthly Part B premium and a supplemental monthly flat premium under the Medicare Catastrophic Coverage Act of 1988. Persons enrolled in Part B only and residents of Puerto Rico and other territories and commonwealths paid lower supplemental flat premiums.
- s. A temporary Medicare-endorsed prescription drug discount card program was offered. See the Medicare section of "Program Descriptions and Legislative History" (page 54 in this Supplement).
- t. The 2011 out-of-pocket threshold of \$4,550 is equivalent to total covered drug costs ranging from \$6,447.50 to \$6,719.03, depending on the percentage of brand-name versus generic drugs used by the beneficiary while in the coverage gap. See previous editions of this table for prior years' equivalent total covered drug costs.
- u. See footnote h. The 2011 Part B income-related monthly adjustment amounts and total monthly premium amounts to be paid by beneficiaries, according to income level and filing status, are shown in the Medicare section of "Program Descriptions and Legislative History" (page 41 in this Supplement).
- v. For beneficiaries paying an income-related adjustment, the government amounts are to be reduced accordingly. See also footnotes h and u.
- w. Most Part B enrollees are protected by a "hold-harmless" provision prohibiting Part B premium increases that exceed the dollar amount of an individual's Social Security cost-of-living adjustment (COLA). Because the 2010 COLA equaled 0 percent, about 73 percent of Part B enrollees continued to pay the 2009 premium amount in 2010.
- x. See footnote w. Because the 2011 COLA again equals 0 percent, most Part B enrollees will continue to pay the same premium amount they paid in 2010.
- y. See footnote g. The 2011 Part D income-related monthly adjustment amounts to be paid by beneficiaries, according to income level and filing status, are shown in the Medicare section of "Program Descriptions and Legislative History" (page 42 in this Supplement).

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Table 2.C2—Federal medical assistance percentage and enhanced federal medical assistance percentage, by state or other area, 2009–2011

	Federal medical	assistance percentage	а	Enhanced federal medical assistance percentage <sup>b</sup>			
State or area	2009 <sup>c</sup>	2010 <sup>d</sup>	2011 <sup>e</sup>	2009 <sup>c</sup>	2010 <sup>d</sup>	2011 <sup>e</sup>	
Alabama	67.98	68.01	68.54	77.59	77.61	77.98	
Alaska	50.53	51.43	50.00	65.37	66.00	65.00	
Arizona	65.77	65.75	65.85	76.04	76.03	76.10	
Arkansas	72.81	72.78	71.37	80.97	80.95	79.96	
California	50.00	50.00	50.00	65.00	65.00	65.00	
Colorado	50.00	50.00	50.00	65.00	65.00	65.00	
Connecticut	50.00	50.00	50.00	65.00	65.00	65.00	
Delaware	50.00	50.21	53.15	65.00	65.15	67.21	
District of Columbia f	70.00	70.00	70.00	79.00	79.00	79.00	
Florida	55.40	54.98	55.45	68.78	68.49	68.82	
Georgia	64.49	65.10	65.33	75.14	75.57	75.73	
Hawaii	55.11	54.24	51.79	68.58	67.97	66.25	
Idaho	69.77	69.40	68.85	78.84	78.58	78.20	
Illinois	50.32	50.17	50.20	65.22	65.12	65.14	
Indiana	64.26	65.93	66.52	74.98	76.15	76.56	
lowa	62.62	63.51	62.63	73.83	74.46	73.84	
Kansas	60.08	60.38	59.05	72.06	72.27	71.34	
Kentucky	70.13	70.96	71.49	79.09	79.67	80.04	
Louisiana	71.31	67.61	63.61	79.92	77.33	74.53	
Maine	64.41	64.99	63.80	75.09	75.49	74.66	
Maryland	50.00	50.00	50.00	65.00	65.00	65.00	
Massachusetts	50.00	50.00	50.00	65.00	65.00	65.00	
Michigan	60.27	63.19	65.79	72.19	74.23	76.05	
Minnesota	50.00	50.00	50.00	65.00	65.00	65.00	
Mississippi	75.84	75.67	74.73	83.09	82.97	82.31	
Missouri	63.19	64.51	63.29	74.23	75.16	74.30	
Montana	68.04	67.42	66.81	77.63	77.19	76.77	
Nebraska	59.54	60.56	58.44	71.68	72.39	70.91	
Nevada	50.00	50.16	51.61	65.00	65.11	66.13	
New Hampshire	50.00	50.00	50.00	65.00	65.00	65.00	
New Jersey	50.00	50.00	50.00	65.00	65.00	65.00	
New Mexico	70.88	71.35	69.78	79.62	79.95	78.85	
New York	50.00	50.00	50.00	65.00	65.00	65.00	
North Carolina	64.60	65.13	64.71	75.22	75.59	75.30	
North Dakota	63.15	63.01	60.35	74.21	74.11	72.25	
Ohio	62.14	63.42	63.69	73.50	74.39	74.58	
Oklahoma	65.90	64.43	64.94	76.13	75.10	75.46	
Oregon	62.45	62.74	62.85	73.72	73.92	74.00	
Pennsylvania	54.52	54.81	55.64	68.16	68.37	68.95	
Rhode Island	52.59	52.63	52.97	66.81	66.84	67.08	
South Carolina	70.07	70.32	70.04	79.05	79.22	79.03	
South Dakota	62.55	62.72	61.25	73.79	73.90	72.88	
Tennessee	64.28	65.57	65.85	75.00	75.90	76.10	
Texas	59.44	58.73	60.56	71.61	71.11	72.39	
Utah	70.71	71.68	71.13	79.50	80.18	79.79	
Vermont	59.45	58.73	58.71	71.62	71.11	71.10	
Virginia	50.00	50.00	50.00	65.00	65.00	65.00	
Washington	50.94	50.12	50.00	65.66	65.08	65.00	
West Virginia	73.73	74.04	73.24	81.61	81.83	81.27	
Wisconsin	73.73 59.38	60.21	60.16	71.57	72.15	72.11	
	59.36 50.00	50.00		65.00	65.00	65.00	
Wyoming	50.00	50.00	50.00	05.00	00.00	00.00	

(Continued)

Table 2.C2—Federal medical assistance percentage and enhanced federal medical assistance percentage, by state or other area, 2009–2011—Continued

	Federal medical	assistance percentage	e <sup>a</sup>	Enhanced federal medical assistance percentage <sup>b</sup>			
State or area	2009 <sup>c</sup>	2010 <sup>d</sup>	2011 <sup>e</sup>	2009 <sup>c</sup>	2010 <sup>d</sup>	2011 <sup>6</sup>	
Outlying areas							
American Samoa <sup>g</sup>	50.00	50.00	50.00	65.00	65.00	65.00	
Guam <sup>g</sup>	50.00	50.00	50.00	65.00	65.00	65.00	
Northern Mariana Islands <sup>g</sup>	50.00	50.00	50.00	65.00	65.00	65.00	
Puerto Rico <sup>g</sup>	50.00	50.00	50.00	65.00	65.00	65.00	
U.S. Virgin Islands <sup>g</sup>	50.00	50.00	50.00	65.00	65.00	65.00	

SOURCE: Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.

- a. Section 1905(b) of the Social Security Act (the Act) specifies the method to be used to compute the federal medical assistance percentage. From this section the following formula is derived: N = 3-year average national per capita personal income; S = 3-year average state per capita personal income. Federal medical assistance percentage: State share = (S²/N²) x 45 or (45/N²) x S²; Federal share = 100 state share with 50–83 percent limits.
- b. This is the Title XXI enhanced federal medical assistance percentage rate specified in section 2105(b) of the Act. The enhanced federal medical assistance percentage cannot exceed 85 percent.
- c. Effective October 1, 2008, through September 30, 2009.
- d. Effective October 1, 2009, through September 30, 2010.
- e. Effective October 1, 2010, through September 30, 2011.
- f. The values for the District of Columbia (DC) in the table were set for the state plan under titles XIX and XXI and for capitation payments and Disproportionate Share Hospital (DSH) allotments under those titles. For other purposes, including programs remaining in Title IV of the Act, the percentage for DC is 50.00.
- g. For purposes of section 1118 of the Social Security Act, the federal medical assistance percentage used under titles I, X, XIV, and XVI, and part A of title IV will be 75 percent.

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