



# State Resources for Seniors in Minnesota

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

# Financial Assistance for Senior Living & Senior Care

According to CNBC, the average price of long-term care rose by 12.5% between 2020 and 2021. With the cost of living also rising, it might feel like senior care is unaffordable for many people.

In Minnesota, there are plenty of programs available to older adults to help cover the costs associated with at-home care or assisted living.

---

## Medicaid

Medicaid is referred to as Medical Assistance in Minnesota, and the Minnesota Department of Human Services oversees the program. Low income or very low income seniors can get help to pay for health care insurance from the county, state and federal government.

MA can help older Minnesotans cover the costs of a range of long-term care services. It covers home care, nursing homes and some prescriptions, but you might need to complete an application before becoming eligible. While there are no copays or deductibles for people living in nursing homes, other seniors might have to pay a small contribution toward their care.

## How To Apply

To apply for Medical Assistance, you can take the following steps:

- Download a Minnesota Medicaid application.
- Take the completed application in person or mail it to your local county or tribal DHS office.
- There's also the option to phone (651) 431-2670 or (800) 657-3739 and request they send an application by mail.
- If you need help making an application for MA, call your county or tribal office or the Senior LinkAge Line at (800) 333-2433.

## Eligibility

To access help paying for long-term care from MA, you need to meet specific income criteria. You must also:

- Be a resident of Minnesota
- Have U.S. citizenship, permanent residency or qualifying alien status
- Be age 65 or older
- Have a Social Security number

If you're under 65 and meet the following criteria, you may qualify for financial assistance from MA to help cover the costs of long-term care:

- You're blind
- You're disabled
- Someone in your household has a disability
- You're responsible for a child aged 18 or younger

There are asset limits in place to determine financial eligibility. As of May 2022, they are as follows:

Individual	Married Couple Applying Together
\$3,000	\$6,000

Income limits are dependent on the size of your household. In May 2022, they are:

Family Size	Annual Income Limit
1	\$18,075
2	\$24,353
3	\$30,630
4	\$36,908
5	\$43,186

## Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

## How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

## Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

## Elderly Waiver

Seniors who require a nursing home level of care but wish to remain at home or in the local community can access home and community-based services via the Elderly Waiver.

## How To Apply

To apply for the Elderly Waiver, call Senior LinkAge at (800) 333-2433 or get in touch with your local Long-Term Care Consultation contact.

## Eligibility

Seniors must meet the following criteria to access the EW:

- Be over 65
- Require services that cost less than nursing home care
- Meet all other MA eligibility criteria
- Be determined to need a nursing level of care via the Long-Term Care Consultation process

## Alternative Care

Another MA waiver that can help older Minnesotans cover care costs is Alternative Care. It provides home and community-based support, similar to the Elderly Waiver, to seniors who aren't eligible for MA but are still considered low-income.

## How To Apply

To apply for the Alternative Care Waiver, call Senior LinkAge at (800) 333-2433 or get in touch with your local Long-Term Care Consultation contact.

## Eligibility

To qualify for AC, you need to be:

- Age 65 or older
- In need of nursing care following a Long-Term Care Consultation assessment
- Unable to pay for more than 135 days of nursing care
- Requiring services that AC can offer for less than 75% of what MA would cover for a senior with a similar level of need
- Unable to pay for services any other way

## Essential Community Supports

If you need help staying at home or in the community but don't require nursing care, you might still be eligible for up to \$466 per month from the ECS program.

## How To Apply

To apply for the Essential Community Supports Waiver, call Senior LinkAge at (800) 333-2433.

## Eligibility

The ECS waiver is available to Minnesota seniors who:

- Are 65 or older
- Don't qualify for MA
- Aren't in need of nursing care
- Own their own home
- Meet the AC program's financial eligibility criteria
- Require one or more services to remain living in the community

# Health Insurance & Prescription Drug Coverage for Seniors

## Medicaid

Medical Assistance is a federally-operated health care insurance plan for people with a very low income. While you're not required to pay a monthly premium for this service, there are usually small copays and deductibles, although some seniors won't pay anything for care.

Covered services include limited dental care, doctor visits, hospital stays, eyeglasses, hearing aids, mental health care and a wide range of other essential health care services.

## How To Apply

If you're applying for multiple family members with differing ages, or you're under 65, apply for Medicaid through MNsure. If you're under 65 and have a disability, or you're over 65, you should:

- Print an application form.
- Call or visit your tribal or county DHS office (you can also get assistance from your local DHS office, or call the Senior LinkAge Line at 800-333-2433).
- Phone (800) 657-3739 or (651) 431-2670 to request a paper application form in the mail .

## Eligibility

Minnesota residents who are over 65 or who have certain disabilities are eligible for MA health care coverage. There are also asset and income limits, which vary depending on your age, disability status, family size and required level of care.

For single people, the asset limit is \$3,000, and for married couples it's \$6,000, with an additional \$200 per dependent. Assets typically don't include the property you live in or your car, and retirement accounts may be regarded differently compared to other assets. For most people, the only costs of care are copays, but you might have to pay a spenddown if you're over the income limit.

Income limits are currently set at 100% of the federal poverty guideline, which are as follows:

Family Size	Monthly Income Limit*
1	\$1,133
2	\$1,527
3	\$1,921
4	\$2,315
5	\$2,709

\*Figures are accurate as of May 2022. Check current guidelines for up-to-date information.

## Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

### Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

## Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

## Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

## Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

## Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

## Medicare Savings Programs

Medicare Savings Programs are available to older Minnesotans who need a little help covering Medicare copays, deductibles and other out-of-pocket costs. There are four in Minnesota:

- **Qualified Medicare Beneficiary Program:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.



- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.
- **Qualified Disabled Working Individual:** This MSP pays Medicare Part A premiums for participants who lost their Medicare and Social Security disability benefits because they returned to work and earned more than the allowable limit.

## How To Apply

To apply for QMB, SLMB, QWD or QI benefits in Minnesota, visit the MNbenefits website and apply online.

Alternatively, you can download the relevant form, print it off, and send it or take it in person to your local DHS office. Call the Senior LinkAge Line and ask for help if you have any questions or need guidance.

## Eligibility

Qualifying criteria for all Medicare Savings Programs are:

- Assets and income must be within the asset and income limits.

For QMB, SLMB and QI, you must be:

- Enrolled in Medicare Parts A and B

There are additional criteria for QI and QMB:

- QI: You can only access this benefit when funding is available.
- QMB: You should be willing to assign your medical insurance benefits rights to the MN DHS.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,094	\$1,473	\$10,000	\$18,000
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,308	\$1,762	\$10,000	\$18,000
<b>Qualified Individual</b>	\$1,469	\$1,980	\$10,000	\$18,000
<b>Qualified Disabled Working Individual</b>	\$2,167	\$2,924	\$4,000	\$6,000

# Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

---

## **Social Security**

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

### **How to Apply**

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

### **Eligibility**

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

## **Supplemental Security Income**

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

### **How to Apply**

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

## Eligibility

SSI has the following eligibility requirements:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.