



# State Resources for Seniors in Washington

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

Washington is a popular retirement destination that's home to more than 1.2 million seniors. While most adults spend years planning for their retirement, it can be more difficult to estimate the cost of long-term care, since your needs can change over time. Across the state, the cost of long-term care, including home health care and assisted living, exceeds \$6,000 per month. Fortunately, financial assistance is available through Medicare, Medicaid and various waiver programs.

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## Medicaid

Washington's Medicaid program is known as Apple Health. It provides medical care and various long-term services and supports to low-income families, disabled adults and seniors who meet certain requirements. Medical care, including prescription drug coverage, is an entitlement available to individuals who meet certain financial requirements. Medicaid also covers nursing home care and certain optional services that can give you more freedom over where you live and where you receive care.

## How to Apply

There are several application options, depending on your preferences and whether you're applying for regular or aged-based Medicaid. To apply for long-term care or Classic Medicaid for the Aged, Blind or Disabled, you can:

- Visit Washington Connection to apply online.
- Complete a paper application to return by mail or fax.
- Call the customer service hotline at (877) 501-2233.

Visit a DSHS Community Service Office or Home and Community Services Office. If you're aged 64 or younger and don't have a disability, you can choose from the following application options:

- Call the Customer Support Center at (855) 923-4633.
- Apply online using the Washington HealthPlanFinder.
- Complete a paper application.
- Contact a Health Benefit Exchange Navigator for in-person assistance.
- Download the WAPlanFinder app to apply with your smartphone.

## Eligibility

Medicaid is a needs-based program, so eligibility depends on a variety of factors, including your age, health, household income and financial resources. While there are strict income limits for regular Medicaid and Medicaid for the Aged, Blind and Disabled, there are expanded eligibility pathways for medically needy adults and individuals who are disabled or require a nursing home level of care. You may also be able to transfer excess assets to a spouse or spend part of your income on medical care.

### Regular Medicaid, Up to Age 65

Family Size	Monthly Income Limit
1	\$1,507
2	\$2,030
3	\$2,553
4	\$3,076
5	\$3,599

## 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.

## Community Options Program Entry System Waiver

Apple Health covers personal care, in-home assistance and related supports through its Medicaid state plan and several waivers. The state's primary waiver for home- and community-based services is the Community Options Program Entry System (COPES). This waiver has provisions for self-directed residential care and agency-based services that are coordinated by a professional care manager. Individuals who qualify for COPES are also eligible to receive personal care services covered by the Community First Choice program. Here are a few of the community-based services that are included:

- Adult day health care
- Assistive technology
- Community transitions
- Environmental modifications
- Home-delivered meals
- In-home care
- Physical therapy
- Skilled nursing
- Training for self-directed care management
- Medically necessary transportation

### How to Apply

You can apply for COPES online through the Washington Connection application portal or through your local DSHS Home and Community Services (HCS) office. You'll also be considered for this program when you apply for Apple Health Long-Term Care or Medicaid for the Aged, Blind and Disabled. For more information, contact your Area Agency on Aging or the customer service support center at (800) 422-3263.

### Eligibility

Medicaid waivers, such as COPES, have expanded income and asset limits, and they cover many optional home- and community-based services that aren't normally available through Medicaid. Covered services are based on a functional needs assessment.

To qualify for this program, you must require a nursing home level of care and meet the following income and asset limits, which are based on 300% of the Federal Poverty Rate. Some personal property is exempt, and the state excludes a \$72 personal needs allowance and funds needed to pay for your Medicare premiums. Your estate may be responsible for reimbursing the state for the cost of the long-term care you receive.

	Monthly Income Limit	Asset Limits
<b>Single Applicant</b>	\$2,523	\$2,000
<b>Married, One Spouse Applying</b>	\$2,523 for applicant	\$2,000 plus \$137,400 for a non-applicant spouse
<b>Joint Applicants</b>	\$2,523 per spouse	\$3,000

# Health Insurance & Prescription Drug Coverage for Seniors

According to the Centers for Medicare and Medicaid Services, annual health care spending in the United States exceeds \$12,500 per person. If you depend on a fixed income, it can be difficult to pay for the cost of premiums and other essential items, such as food, housing and transportation. Adults who are uninsured or struggling to pay for insurance may qualify for financial assistance through Medicaid.

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## Medicaid

Individuals who qualify for Apple Health based on their age, health or financial situation are entitled to a comprehensive array of basic medical services, as well as prescription drug coverage and optional long-term services and supports. If you're aged 65 and older, your Medicaid and Medicare benefits can work together, and the state may cover your Part B premiums, as well as other out-of-pocket expenses. Here are a few of the medical services that are included in all Medicaid plans:

- Primary and specialty care
- Emergency medical services
- Limited dental and vision
- Behavioral health care
- Prescription drug coverage
- Labs and diagnostics
- Transportation to doctors' appointments

## How to Apply

You can apply for Apple Health online at [HealthCare.gov](https://www.healthcare.gov) or through the Washington Connection application portal. Paper applications for individuals who are aged 65 or older can be downloaded and completed at your convenience, and assistance is available over the phone at (877) 501-2233. If you're aged 64 or younger, call (855) 923-4633 for more information.

## Eligibility

To qualify for Medicaid, you must be a Washington resident and U.S. citizen or qualifying noncitizen. Your financial situation must be characterized as low income or very low income. Income limits can be as low as \$841 per month for regular Medicaid for the Aged, Blind and Disabled, but there are a number of exemptions. If you have excess income, you may be able to spend it on qualifying medical bills. You may also be able to move assets into a trust.

Family Size	Monthly Income Limit	Asset Limits
1	\$841	\$2,000
2	\$1,261	\$3,000

## 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 help beneficiaries manage their out-of-pocket costs. Depending on your income, you may qualify for assistance with your premiums, deductibles or copays.

- **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

If you live in Washington, you can apply for a Medicare Savings Program online at [WashingtonConnection.org](http://WashingtonConnection.org). Alternatively, you may complete a paper application and return it to the Department of Social and Health Services Customer Service Center or your local Community Services Office. The application process is the same for all Medicare Savings Programs. Your income will determine which programs, if any, you qualify for.

## Eligibility for Medicare Savings Program

To qualify for one of the state's Medicare Savings Programs, you must be a Washington resident and a current Medicare beneficiary. The level of financial assistance you receive depends on your income. Retirees who earn up to \$1,529 per month, or \$18,348 per year, qualify for limited assistance.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,133	\$1,526	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,359	\$1,831	\$8,400	\$12,600
<b>Qualified Individual</b>	\$1,529	\$2,060	\$8,400	\$12,600
<b>Qualified Disabled Working Individual</b>	\$2,265	\$3,072	\$4,000	\$6,000

\*These limits are current as of 2022 but often change annually. Contact your local Medicare office for the latest information.



# 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.

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## **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.