



State Resources for Seniors in Alabama

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

The Administration for Community Living projects approximately one in three seniors will require long-term care, including assisted living or nursing home care, at some point in their lives. This type of care can be costly, which leaves seniors and their families struggling to find ways to pay.

Fortunately, in Alabama, several programs can provide financial relief for some or even all care costs. These programs help reduce some of the out-of-pocket burdens so seniors can get the care they need.

Medicaid

Alabama Medicaid is a state and federally funded health care program that helps individuals pay for medical services. Seniors may use Medicaid in conjunction with Medicare for maximum medical coverage, but it requires a physician to necessitate long-term care. It pays for services such as mental health treatment, therapy, skilled nursing, doctor's visits and prescriptions. Medicaid pays for personal care such as housekeeping, meals, transportation and activities of daily living indirectly through waivers.

How to Apply

Alabama seniors may apply online for Alabama Medicaid through the Insure Alabama website or by calling (800) 362-1504. Seniors may download and submit the application in person at any Medicaid office location or mail it to:

Medicaid
P.O. Box 5624
Montgomery, AL 36103-5624

Eligibility

To qualify for Alabama Medicaid, seniors must meet specific income and asset limits and additional criteria, including:

- Resident of Alabama
- Be a U.S. citizen or have a satisfactory immigrant status
- Must be 65 years of age or older
- Require a nursing home level of care

Income limits vary depending on the year and Medicaid bases them on the federal poverty level. Asset limits apply to individual applicants and couples.

2022 Alabama Medicaid Yearly Income and Asset Limits

	Asset Limits	Yearly Income Limits
Individuals	\$30,276	\$2,000
Two-Person Households (One person applying)	\$30,276	\$2,000 for applicant \$137,400 for non-applicant
Two-Person Households (Both individuals applying)	\$60,552 per couple	\$4,000 per couple

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 and Disabled Waiver

The Elderly and Disabled Waiver helps seniors pay for services at home and in alternative residential care instead of nursing home admission. The waiver provides home- and community-based services, including housekeeping, dressing, grooming,

meal prep and transportation. It doesn't cover the cost of room and board. This program isn't an entitlement program, which means only a limited number of individuals receive the waiver each year.

How to Apply

To apply for the waiver, contact a local Area Agency on Aging at (877) 425-2243.

Eligibility

To qualify, seniors must be at least 65 years of age or older and be at risk for nursing home placement. They must also meet the income and asset limits for Medicaid.

Independent Living Waiver

The State of Alabama Independent Living (SAIL) waiver provides services to disabled individuals aged 18 and older. The Alabama Department of Rehabilitation Services operates the waiver program. This waiver pays for services including assistive technologies, personal care services, case management and home modifications.

How to Apply

Seniors should apply for the waiver at any Alabama Medicaid office or by calling (800) 362-1504.

Eligibility

Eligible applicants must be at least 18 years of age with a disability, and they must require a nursing home level of care but prefer to receive services within their homes. Applicants must meet monthly income and asset requirements. Asset limits are \$2,000 per person and \$4,000 per couple.

Technology Assisted Waiver

The Alabama Technology Assisted (TA) waiver helps individuals aged 21 and older receive skilled nursing through a private-duty nurse instead of an institution. The waiver pays for services such as assistive technologies, case management, personal care and attendant services and private-duty nursing.

How to Apply

To sign up for the TA waiver, contact any Medicaid local office or call (800) 362-1504.

Eligibility

Seniors may qualify for the waiver if they receive SSI, are eligible for regular Medicaid and have income limits that are no greater than 300% of the federal poverty level.

Health Insurance & Prescription Drug Coverage for Seniors

Seniors who require additional assistance in paying for health care costs, including prescription medications, have several options. Government programs such as Medicaid and Medicare help reduce out-of-pocket costs for doctor visits, hospital stays and therapy.

Medicaid

Medicaid helps seniors with limited incomes receive health care coverage, including prescription medications. The state administers this program under federal rules and regulations, and the state and the federal government fund it. Medicaid pays for services such as inpatient and outpatient hospital services, labs and X-rays, home care, doctor visits, case management and physical, occupational and speech therapy.

How to Apply

To apply, create an account at Insure Alabama and submit an application. Individuals may also call the Medicaid helpline at (800) 362-1504 or download and submit an application at a local Medicaid office. You can mail your application to:

Medicaid
P.O. Box 5624
Montgomery, AL 36103-5624.

Eligibility

Medicaid recipients must meet the state's income and asset limits. Income limits change yearly based on the federal poverty level. Regular Medicaid bases income limits on family size. For a family of one, yearly income may not exceed \$18,075. For couples, this limit can't exceed \$24,353. Seniors with excessive income may use a Qualifying Income Trust (QIT). A QIT is an established trust that places part of an individual's income into a trust bank account so that Medicaid may disregard the funds during the eligibility process.

2022 Household Medicaid Income Limit

Household Size	Maximum Yearly Income Level
1	\$18,075
2	\$24,353
3	\$30,630
4	\$36,908
5	\$43,186
6	\$49,463
7	\$55,741

*For larger households, an additional \$6,277 is added per year.

Asset limits apply to all applicants. For individuals, the asset limit is \$2,000, and for a couple, it is \$3,000. Asset limits include bank balances, stocks, bonds, CDs, mutual funds and real estate that isn't the primary residence.

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

Alabama offers four Medicare Savings Programs (MSP) listed below that help seniors cover the cost of premiums, deductibles, prescription drug costs and 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

To apply for the QMB, SLMB or QI Medicare Savings Programs, download an application and submit it to any local Medicaid office. You may also look up the address and apply in person or contact the office directly by phone. To apply for the QDWI program, contact your local Department of Health and Human Services office or call (800) 633-4227.

Eligibility

Seniors eligible for Alabama MSP must meet monthly income and asset requirements. Additional eligibility criteria include:

- Must qualify for Medicaid Part A and B
- Resident of Alabama
- Citizen of the United States

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,084	\$1,743	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,296	\$1,743	N/A	N/A
Qualified Individual	\$1,436	\$1,940	N/A	N/A
Qualified Disabled Working Individual	\$4,339	\$5,833	\$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:

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