



# State Resources for Seniors in Nevada

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

Many seniors live on a fixed budget and struggle to make ends meet. The National Council on Aging estimates that more than 15 million seniors have incomes below 200% of the federal poverty level. This financial insecurity makes it critical that seniors take advantage of all the programs available to them to mitigate the expense of senior living and care. Nevada is home to a range of programs that can assist seniors with many of their daily expenses, allowing them to live a full life within their budget.

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## Medicaid

Medicaid is a major Nevada program available to help seniors offset the costs of living and their health care needs. Whether living at home, in an assisted living facility or nursing home, Medicaid offers supportive services to reduce the overall price tag.

## How to Apply

Seniors who wish to apply for Medicaid have two options available to them. Applying online is the quickest method, allowing applicants to complete the process at their leisure. Those who prefer to apply on paper can download the application online or call their local Division of Welfare and Supportive Services (DWSS) to request one by mail. You can turn in your completed paper application to your local DWSS office.

## Eligibility

For seniors to qualify for Medicaid, they must meet several eligibility criteria, including:

- Be a U.S. citizen or legal permanent resident
- Be a Nevada resident
- Be at least 65 or have a qualifying disability

Seniors must also meet income and asset limits to enroll. You can find the values for each program in the table below:

	Income Limit	Asset Limit
<b>Single</b>	\$841	\$1,261
<b>Married (single applicant)</b>	\$2,000	\$3,000
<b>Married (both applicants)</b>	\$3,000	\$1,261

## 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.

## Waiver for the Frail Elderly

Nevada created this Home- and Community-Based Waiver for the Frail Elderly (HCBW-FE) to help seniors avoid nursing home placement. The waiver provides coverage for a variety of non-medical supportive services that help seniors maintain their independence and remain in their homes or an assisted living facility. This waiver is not an entitlement, so there are limited slots available, and seniors may find themselves on a waiting list if the program is full.

## How to Apply

Eligible seniors can download and fill out the Community-Based Care Program application. They must submit completed applications to their nearest Community-Based Care office listed on the application.

## Eligibility

To qualify for this waiver, seniors must be over the age of 65 and have established Nevada residency. The program conducts a medical review to verify the need for nursing home levels of care. Seniors must also meet the income and asset limits set for Medicaid waivers.

## Waiver for Persons with Physical Disabilities

Physically disabled seniors may qualify for the Persons with Physical Disabilities waiver. It provides services to prevent institutionalization in a nursing facility and allows the beneficiary to live in an assisted living facility or remain at home. Some covered services include meal delivery, medical equipment, home modifications and homemaker services.

## How to Apply

You can use the Community-Based Care Program application to also apply for this waiver. Seniors can drop their application off at one of the Community-Based Care offices to begin the approval process.

## Eligibility

Seniors who demonstrate a need for nursing home care may be eligible. A DHCFP medical professional must assess and confirm disabilities. Applicants must also meet the Medicaid waiver income and asset limit guidelines in the table below.

	Income Limits	Asset Limits
<b>Single</b>	\$2,523	\$2,000
<b>Married (single applicant)</b>	\$2,523	\$2,000 for applicant \$137,400 for non-applicant
<b>Married (both applicants)</b>	\$5,046	\$4,000

# Health Insurance & Prescription Drug Coverage for Seniors

## Medicaid

Seniors who qualify for Nevada Medicaid can receive health care services that are fully covered or at a reduced cost. This coverage can help with the expense of prescription drugs, routine maintenance, in and outpatient care, dental care and vision care.

## How to Apply

You can submit Nevada Medicaid applications online through the Nevada Medicaid Portal or through your local Medicaid office. When applying through the online portal, seniors should select Health Plan of Nevada as their chosen supplier. You can deliver your completed paper application to the nearest Division of Welfare and Supportive Services (DWSS) office in person or by mail. Once seniors submit the application, they must wait for their determination letter to see if Medicaid accepts them.

## Eligibility

Medicaid is available to seniors who are at least 65 years old, have a qualifying disability or demonstrate a need for long-term care. Beyond this, applicants must meet specific income and asset limits depending on the type of Medicaid coverage they are seeking. Medicaid only counts the income and assets of the applicant in the case of a married couple where only one spouse is applying. When calculating asset value, it is important to note that some assets are not countable, such as the primary home, primary vehicle, irrevocable burial trusts, household items and personal belongings. The table below offers the current limits that Medicaid has set based on the federal poverty guidelines.

	Regular Medicaid Income Limits	Regular Medicaid Asset Limits	Nursing Home Medicaid Income Limits	Nursing Home Medicaid Asset Limits
<b>Single</b>	\$841	\$2,000	\$2,523	\$2,000
<b>Married (single applicant)</b>	\$1,261	\$3,000	\$2,523	\$2,000 for applicant \$137,400 for non-applicant
<b>Married (both applicants)</b>	\$1,261	\$3,000	\$5,046	\$4,000

## 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

Nevada seniors needing help paying their Medicare deductibles may get some relief from one of the four Medicare Savings Programs. These programs can also mitigate any copays or coinsurance charges.

- **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

In Nevada, Medicare Savings Programs are called Medicare Beneficiaries Programs. You must submit your Medicare Savings Program application through Nevada's Department of Health and Human Services Division of Welfare and Supportive Services (DWSS). You can download the application online and direct any questions to your DWSS case manager.

## Eligibility

Nevada seniors who meet income and asset limits featured in the table below may qualify for enrollment in a Medicare Savings Program. In addition, applicants also:

- Must be at least 65 years old
- Must be a U.S. citizen or legal permanent resident
- Must be a Nevada resident
- Must be eligible for Medicare Plan A
- Not be enrolled in Medicaid (only for QI)
- Have a disability (only for QDWI)
- Be employed (only for QDWI)
- Have lost SSD benefits and premium-free Part A due to resumed employment (only for QDWI)

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,153	\$1,546	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,379	\$1,851	\$8,400	\$12,600
<b>Qualified Individual</b>	\$1,549	\$2,080	\$8,400	\$12,600
<b>Qualified Disabled Working Individual</b>	\$4,615	\$6,189	\$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.

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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.