



State Resources for Seniors in Arkansas

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

It's estimated that more than two-thirds of adults aged 65 and older will require some form of long-term care to help them live healthily. When thinking about the future, many seniors worry about how they'll financially afford the services they need.

Fortunately, Arkansas seniors can access programs, such as the Medicaid Long-Term Services and Support and the ARChoices in Homecare Waiver, to help them cover the costs of long-term care services. Whether those services are provided by an assisted living facility, a nursing home or by caregivers in your own home, these programs can help pay for some or all of the costs so you receive the best care possible.

Medicaid

Arkansas Medicaid helps low-income residents pay for necessary medical services, including certain home health and personal care services. Medicaid also covers an entire stay in a nursing home for those who require that level of care under the Long-Term Services and Supports program.

How to Apply

Applications for Arkansas Medicaid can be made online at the Access Arkansas portal. Seniors applying for Long-Term Services and Supports program need to complete an application and submit it with supporting documents to their local Department of Human Services office. For further information, call (800) 482-8988.

Eligibility

Eligibility for Arkansas Medicaid is dependent on your personal circumstances. In addition to being a U.S. citizen or legal resident, applicants must fall under one of these categories:

- Aged 65 or older
- Blind
- Disabled
- Living in a nursing home

Residents also need to meet specific financial criteria, having an income at or below the following levels depending on the coverage required.

	Monthly Income Limits for Traditional Medicaid	Monthly Income Limits for Nursing Home Care	Asset Limits
Single Applicants	\$841	\$2,523	\$2,000
Married Applicants	\$1,261	\$5,046	\$3,000

*These limits are current as of 2022, but often change yearly. Contact your local DHS office for the latest information.

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.

Living Choices Waiver

The Living Choices Waiver program helps fund assisted living services for seniors requiring nursing home care but who choose to live in a less intrusive environment. The program covers recreational programming, case management, medication management and assistance with the activities of daily living, such as bathing and dressing.

How to Apply

Seniors interested in signing up for the Living Choices Waiver should contact Choices in Living Resource Center by calling (866) 801-3435 or emailing choicesinliving@arkansas.gov. Alternatively, applicants can speak with their local DHS office.

Eligibility

To receive funding under the Living Choices Waiver, seniors must be:

- An Arkansas resident.
- Aged 65 or older or disabled.
- Assessed as needing admission to a nursing home.

In addition, applicants need to meet the following financial limitations:

	Monthly Income Limits for Living Choices	Asset Limits
Single Applicants	\$2,523	\$2,000
Married Applicants	\$5,046	\$3,000

*These limits are current as of 2022, but often change yearly. Contact your local DHS office for the latest information.

ARChoices in Homecare

ARChoices in Homecare is a Medicaid waiver program designed to provide Arkansas seniors with home- and community-based services. Eligible beneficiaries can receive assistance with everyday tasks, such as household chores, bathing, meal preparation and mobility. Other services covered by the program include adult daycare, home delivered meals and home modifications.

How to Apply

To apply for ARChoices in Homecare, contact your county DHS office or call the Choices in Living Resource Center at (866) 801-3435.

Eligibility

Applicants are required to meet the following criteria to enroll in the AR Choices in Homecare program:

- Be 65 or older or physically disabled
- Require at least one of the available services
- Be assessed as requiring the nursing home level of care
- Meet income and asset limits

	Monthly Income Limits for ARChoices in Homecare	Asset Limits
Single Applicants	\$2,523	\$2,000
Married Applicants	\$5,046	\$3,000

*These limits are current as of 2022, but often change yearly. Contact your local DHS office for the latest information.

Health Insurance & Prescription Drug Coverage for Seniors

Arkansas seniors can find financial assistance to help pay for health care and prescription drugs through a number of programs. In addition to Medicare and Medicaid, Arkansas seniors could receive assistance via the Program of All-Inclusive Care for the Elderly.

Medicaid

Arkansas Medicaid helps low-income seniors cover medical and health care costs, including prescription drugs, dental, occupational therapy and inpatient and outpatient hospital services.

How to Apply

Seniors interested in applying for Arkansas Medicaid can visit the Access Arkansas portal to apply online. Alternatively, download an application and mail the completed form to:

DHS Pine Bluff Scanning Center
P.O. Box 8848
Pine Bluff, AR 71611-8848

For further information call (800) 482-8988 or contact your county DHS office.

Eligibility

To qualify for Arkansas Medicaid, applicants need to meet the following criteria:

- Be a U.S. citizen or legal resident
- Aged 65 or older, blind or disabled
- Aged below 65 and have a monthly household income lower than those listed below

Family Size	Monthly Medicaid Income Limits
1	\$1,506
2	\$2,029

3	\$2,553
4	\$3,076
5	\$3,599
6	\$3,872
7	\$4,645
8	\$5,168

*These limits are current as of 2022, but often change yearly. Contact your local DHS office for the latest information.

Program of All-Inclusive Care for the Elderly (PACE)

The Program of All-Inclusive Care for the Elderly (PACE) helps Arkansas seniors stay out of nursing homes by providing them with home- and community-based services. PACE covers a range of services, including prescription medication, adult daycare, meal delivery, transportation and physician care.

How to Apply

Seniors should contact their local PACE service provider for information and details on how to apply for the program.

Eligibility

The eligibility criteria to enroll in PACE are:

- Be aged 55 or older
- Require a nursing home level of care
- Be able to live safely in the community with the services provided by PACE
- Live in one of the following PACE service areas:

- Craighead
- Cross
- Faulkner
- Greene
- Lawrence
- Lonoke
- Mississippi
- Poinsett
- Pulaski
- Saline

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 low-income seniors pay for Medicare expenses, such as premiums, deductibles and co-insurance. Arkansas offers seniors the opportunity to enroll in one of the three plans listed below.

- **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.

How to Apply

To apply for QMB, SLMB or QI, interested seniors should complete an online application at the Access Arkansas website. Alternatively, application forms can be downloaded and mailed to:

Access Arkansas Processing Center
1095 White Drive
Batesville, AR 72501.

For more information on Medicare Savings Programs, visit the Medicare website. Or contact your local DHS office.

Eligibility

Arkansas seniors need to be eligible for or already receiving Medicare Part A to qualify for any of the Medicare Savings Programs. In addition, applicants must also have a monthly income at or below the levels detailed below.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,073	\$1,451	\$7,970	\$11,960
Specified Low-Income Medicare Beneficiary	\$1,288	\$1,742	\$7,970	\$11,960
Qualified Individual	\$1,449	\$1,960	\$7,970	\$11,960

*These limits are for 2021/2022, but often change yearly. Contact your local DHS 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.

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.