



State Resources for Seniors in Hawaii

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 the Administration for Community Living, seniors turning 65 have an approximately 70% chance of requiring long-term care throughout the remainder of their lives. As of 2020, 35% of seniors 65 and older were admitted into a nursing home, while 13% required an assisted living community. Paying for these services can be an issue, especially for seniors on a budget.

Hawaii provides several options for older adults who require financial assistance for long-term care services. These options may cover all or part of the cost of care.

Medicaid

Med-QUEST is Hawaii's Medicaid program that provides coverage for some long-term care services to those who qualify. Medicaid provides it directly, while state waivers provide it indirectly. All recipients must require a level of care certified by a physician for Med-QUEST to cover them.

How to Apply

Hawaii's senior residents may apply for assistance online at Med-QUEST or call the customer service department at (800) 603-1201. To apply in person or through the mail, download an application and submit it to the nearest Med-QUEST Division Eligibility Office.

Eligibility

To qualify for Med-QUEST must be:

- 65 years of age or older, legally blind or have a disability
- Resident of Hawaii
- Citizen of the United States or legal alien

Seniors must also meet the state's yearly asset limits. Older adults applying for nursing home Medicaid or those who are institutionalized have no hard income limit.

	Yearly Income Limits	Asset Limits
Single Person	No hard income limit	\$2,000
Two-Person Household (One Spouse Applying)	No hard income limit	\$2,000 for applicant \$137,400 for non-applicant
Two-Person Household (Both Spouses Applying)	No hard income limit	\$4,000 \$2,000 per spouse

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.

Medical Fee-For-Service

Med-QUEST's Medical-Fee-For-Service program provides nursing home-type services to eligible seniors in residential care facilities. The program can help pay for inpatient and outpatient care, physicians' services, medications not covered by Medicare Part D, vision and dental services, diagnostic screenings and hospice care. Specific health plans provide Med-QUEST services, and each plan maintains its own waiting list.

How to Apply

To apply for the Medical-Fee-For-Service program, contact any local Department of Human Services.

Eligibility

Seniors must meet the eligibility criteria for Med-Quest and require long-term care certified by a physician. Individuals must also require care for at least 30 days. The program considers all assets by a married couple that must not exceed \$2,000; however, it only uses the applicant's income to determine eligibility. Additional eligibility includes:

- Must be a Hawaii resident
- Be a U.S. citizen or legal immigrant
- Be 65 years of age or older
- Not reside in a public institution
- Certified blind or disabled by the state or the Social Security Administration

Medicaid I/DD Waiver

The Medicaid I/DD waiver is Hawaii's 1915c Home- and Community-Based Waiver that the state and federal governments sponsor. It's intended for those with limited incomes and resources. This waiver pays for a wide range of personal care services, including:

- Grooming
- Housekeeping
- Transportation
- Meals
- Medication administration
- Bathing
- Toileting
- Dressing
- Personal emergency response systems (PERS)
- Skilled nursing

How to Apply

Seniors may apply for the Medicaid I/DD waiver through the Department of Human Services Med-QUEST Division. Applications are available for download, and you may mail them to or submit them in person at any local office.

Eligibility

To qualify for the Hawaii Medicaid I/DD waiver, applicants must require a nursing home level of care or are at risk for admittance into institutional care. Seniors must meet the Med-QUEST income and asset limits and be at least 65 years of age, blind or disabled.

Health Insurance & Prescription Drug Coverage for Seniors

Hawaii's Medicaid program, Med-QUEST, provides assistance for seniors with limited incomes to obtain medical services and prescriptions. The federal and state governments fund this program, and individuals may simultaneously qualify for Medicaid and Medicare.

Med-QUEST

Med-QUEST helps provide health care coverage to individuals in Hawaii on limited budgets through managed care plans. Coverage is available for adults, children, pregnant women, seniors and those with disabilities. Med-QUEST covers doctor's visits, dental and vision care, mental health, long-term services and supports and prescription medications.

How to Apply

To apply for Med-QUEST online, sign up at My Medical Benefits or call (800) 603-1201 to speak to a Med-QUEST representative. You may download paper applications and submit them in person to any local Med-QUEST Division Eligibility Office.

Eligibility

Med-QUEST bases eligibility on specific income and asset criteria as well as age, disability and other individual information, including:

- Hawaii residency
- Must be a U.S. citizen or legal immigrant
- 65 and older, blind or disabled
- Require nursing home care

The asset limit for Med-Quest is \$2,000 for an individual and \$4,000 per couple for nursing home Medicaid and home- and community-based services. For regular Medicaid, the asset limit is \$2,000 per person and \$3,000 per couple. For couples with only one spouse applying, the asset limit is \$137,400. Non-applicant spouses may qualify for a Minimum Monthly Maintenance Needs Allowance (MMMNA). Based on the spousal impoverishment rule, the MMMNA helps prevent poverty for the spouse remaining at home while the other spouse receives institutional care.

Monthly income limits for regular Med-QUEST depend on family size. These income limits are subject to change based on the current federal poverty guidelines. As of 2022, the income limits are:

Family Size	Monthly Income Limit*
1	\$1,732
2	\$2,334
3	\$2,936
4	\$3,537
5	\$4,140

*For larger households, add \$601 per month per additional person.

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

For seniors in Hawaii who need help paying for their Medicare deductibles and out-of-pocket medical costs, Medicare Savings Programs are available to eligible individuals. The state offers four separate programs.

- **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, QI or QDWI programs, contact any local Med-QUEST Division Eligibility office and request a form. You should complete this form, sign it and mail or fax it to a local office. Application help is available at any local public health center or hospital.

Eligibility

All seniors in Hawaii must meet the basic eligibility requirements for the Medicare Savings Program. This includes:

- Be eligible for Medicare
- Be a resident of Hawaii
- Legal citizen of the U.S. or a legal immigrant for at least five years or longer
- Provide proof of identity, including a Social Security number
- Not reside in a public institution
- Meet income and asset limits for each program.
- QDWI applicants should have a permanent disability and no longer receive Social Security Disability benefits.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,243	\$1,673	\$6,600	\$9,910
Specified Low-Income Medicare Beneficiary	\$1,488	\$2,003	\$6,600	\$9,910
Qualified Individual	\$1,672	\$2,251	\$6,600	\$9,910
Qualified Disabled Working Individual	\$2,446	\$2,446 for each applicant	\$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.