



# State Resources for Seniors in West Virginia

At PayingforSeniorCare, we understand that learning about and accessing the assistance you need isn't easy. We created this guide to help seniors and their families learn about the available financial assistance options for senior living and senior care in your state so you can focus on what matters: finding the right senior care for your loved one. In the following resource guide, learn about the financial assistance options for senior care and senior living in your state, what benefits the different programs offer, who is eligible, and how to apply.



# Financial Assistance for Senior Living & Senior Care

About two-thirds of today's adults aged 65 and older will need some kind of senior care during their remaining years. This care could range from unpaid help provided by family members to paid care at home or in a facility, such as an assisted living residence or a nursing home. Seniors who live on limited incomes may wonder how to pay for the care they might need in the future.

In West Virginia, there are many sources of financial assistance for senior living and senior care. From Medicaid and Medicare to programs that provide free food or medical equipment, seniors can get the help they need to thrive long past retirement age. Keep reading for details about the programs available in West Virginia and how they work.

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## Medicaid

West Virginia Medicaid, the state's health insurance program for low-income residents, offers coverage for some senior care services. Eligible seniors may receive non-medical home care through the Personal Care Services program. The state plan also covers home health services, such as skilled nursing care and physical therapy.

## How to Apply

Seniors who want Medicaid coverage can mail or take an application for health coverage to their local Department of Health and Human Resources office. Alternately, seniors can apply by calling (877) 716-1212. Online applications are accepted by the state's WV Path website or the federal Health Insurance Marketplace.

## Eligibility

To be eligible for Medicaid, seniors must be West Virginia residents, U.S. citizens (or lawfully present non-citizens) and have a limited income. For senior applicants, financial eligibility for Medicaid is based on Supplemental Security Income guidelines. You can find these guidelines in the table below.

	Income Limits	Asset Limits
Single Applicants	\$841	\$2,000
Married Applicants	\$1,261	\$3,000

\*These limits are current as of 2022. Contact your local Department of Health and Human Resources office for current eligibility requirements.

## 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.

## West Virginia Aged and Disabled Waiver

The West Virginia Aged and Disabled Waiver program provides alternatives to nursing facility placement. Eligible seniors can receive a variety of long-term care services and supports in the comfort of their homes, such as personal care, case management and transportation. Through the waiver's self-directed service option, participants have the flexibility to hire their own caregivers, including friends or family members.

## How to Apply

To learn more or to start your application, call the West Virginia Bureau of Senior Services at (866) 767-1575. Before you can receive services, your health care provider will need to complete the Medical Necessity Evaluation Request form.

## Eligibility

To be eligible for waiver services, West Virginia seniors must:

- Need assistance with at least five activities of daily living.
- Want to receive care at home, not in a nursing home.
- Earn no more than \$2,523 per month (300% of the SSI federal benefit rate).
- Have no more than \$2,000 in countable assets.

## Lighthouse Program

The Lighthouse Program provides in-home care to seniors who aren't eligible for Medicaid. Through this state-funded program, seniors could receive low-cost help with personal care tasks, mobility, meal preparation, errands and light housekeeping. Seniors may receive up to 60 hours of in-home care per month.

## How to Apply

If you're interested in the Lighthouse Program, contact your county aging provider to begin the application process. You can also call the West Virginia Department of Senior Services at (877) 987-3646.

## Eligibility

Seniors may be eligible for subsidized home care through the Lighthouse Program if they:

- Live in West Virginia.
- Are 60 years of age or older.
- Need moderate or total assistance with at least two activities of daily living, such as bathing or dressing.
- Earn no more than \$62,180 per year (\$85,620 for couples).

# Health Insurance & Prescription Drug Coverage for Seniors

Many seniors struggle to pay for the health care services they need to thrive after retirement. According to the 2021 International Health Policy Survey of Older Adults, one in 12 American seniors postponed or skipped health care services due to cost. Fortunately, in West Virginia, there are many programs that can help seniors pay for the care they need. Some options to consider include Medicaid, Medicare and Medicare Savings Programs.

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## Medicaid

West Virginia's Medicaid program helps low-income people access a long list of medically necessary health care services. Covered services include primary care office visits, inpatient hospital care, outpatient hospital services, prescription drugs and durable medical equipment. Seniors may pay nominal co-payments for some services, but this cost-sharing is capped at 5% of an individual's household income.

## How to Apply

West Virginians can apply online through the federal Health Insurance Marketplace or the WV Path portal. Seniors can also mail or drop off a completed application form to their local DHHR office. If you prefer to apply over the phone, call (877) 716-1212.

## Eligibility

In West Virginia, seniors may be eligible for Medicaid if they live in the state and are U.S. citizens or legal aliens. The state verifies citizenship status electronically, and non-citizens must provide documents to verify their status, such as a Green Card.

Medicaid is available to seniors who have very low monthly incomes and limited assets, as outlined in the chart below. Seniors who receive Supplemental Security Income payments are automatically eligible and don't need to apply for health benefits.

	Income Limits	Asset Limits
Single Applicants	\$841	\$2,000
Married Applicants	\$1,261	\$3,000

\*These limits are current as of 2022. Contact your local Department of Health and Human Resources office for current eligibility requirements.

## 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, or Medicare Premium Assistance Programs as they're called in West Virginia, can help eligible seniors pay for their out-of-pocket Medicare expenses. There are two programs administered by the West Virginia Department of Health and Human Resources.

- **Qualified Medicare Beneficiary:** 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.

## How to Apply

To apply for a Medicare Savings Program, contact your local DHHR office. Phone numbers, addresses and office hours for each location are listed on the DHHR website.

## Eligibility

Medicare-eligible seniors who are interested in an MSP must meet West Virginia's income and asset requirements. The income limit is expressed as a percentage of the federal poverty level, which may change each year. You can find the 2022 income and asset limits in the chart below.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,360	\$1,831	\$8,400	\$12,600

\*These limits are current as of 2022. Contact your local Department of Health and Human Resources office for current eligibility requirements.



# 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.