



# State Resources for Seniors in Indiana

Seniors can benefit from a variety of programs and services offered by their state governments, but they may not know where to access these resources. This guide covers the benefits, eligibility requirements, and application processes for financial assistance resources for healthcare and prescriptions, medical equipment, senior living and senior care, home-related expenses, and food and nutrition available to seniors in your state. Find the type of assistance you need and read about the options for seniors in your state.

Financial Assistance for Senior Living  
& Senior Care

Health Insurance & Prescription Drug  
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Food Assistance Programs for Seniors



## State Resources for Seniors in Indiana

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, nearly 70% of all adults who turned 65 in 2020 will need some kind of residential care in a skilled nursing or assisted living facility someday. Nearly 1 in 5 will need more than five years of care. The high cost of residential care makes this a burden that few seniors can afford to pay on their own. If you are a senior on a fixed retirement income and limited health insurance, you might be left wondering how to cover the cost of care if and when you need it.

Fortunately, seniors in Indiana have more than a few resources available to support them when they need long-term care. If you meet the eligibility requirements for these programs, you can get help finding and paying for the services you need.

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## Medicaid

Indiana's Medicaid program, known in the state as Hoosier Care, is a joint federal-state program to provide health insurance to medically and financially needy residents. The program covers basic and emergency health services, many common prescription drugs and some of the medical care you might need during a stay in a nursing home. Depending on your income and assets, you may get care that's free at the point of service, or you may have a share of the cost.

## How to Apply

You can apply for Medicaid in Indiana online, through the state's online benefits hub, where you can also apply for SNAP and cash aid. Paper applications can be submitted at a county assistance office, which you can find in the state's searchable database. Phone applications are available by calling (800) 403-0864.

## Eligibility

No matter how you apply for Hoosier Care, you may be asked to provide proof of eligibility as part of the intake process. Assuming you are a U.S. citizen or permanent legal resident with a home address in the state of Indiana, age 65 or over, and you have a medical need for coverage, you may only have to demonstrate financial eligibility. Like other states' Medicaid programs, Hoosier Care has limits on the income and assets beneficiaries can have. This table shows the income and asset limits in Indiana in 2022:

	Income	Assets
<b>Single Adult</b>	\$2,523	\$2,000
<b>Married (Applying Alone)</b>	\$2,523 (Applicant only)	\$2,000 for applicant and \$137,400 for non-applicant
<b>Married (Applying Together)</b>	\$2,523 per spouse (\$5,046 combined)	\$3,000

## 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.

## Medicaid Waiver

Hoosier Care participants whose health conditions make them eligible for state-funded care in a nursing home may be able to avoid placement with services provided by Indiana's Aged and Disabled (A&D) Waiver. This waiver pays for many different types of care services that support seniors in their own homes or in assisted living communities and stay out of the more intensive care offered at nursing homes.

Services paid for or directly provided by the Indiana Aged and Disabled Waiver include:

- Adult day health care
- Assisted living expenses
- Attendant Care
- Self-directed attendant care in the home
- Case management support
- Transitional care
- Home delivered meals
- Personal emergency response system (PERS) hardware
- Pest control
- Respite care
- Transportation
- Personal vehicle modifications

### **How to Apply**

You can apply for an A&D Waiver through the benefits coordinator at your assisted living facility. To apply for yourself, look up your local Area Agency on Aging and call or schedule a visit to submit an application. A&D Waivers are limited to current Hoosier Care beneficiaries. To apply for Indiana Medicaid, visit the program's web portal.

### **Eligibility**

To be eligible for an Indiana A&D Waiver, you must participate in Indiana Medicaid. This implies you already meet the financial criteria for Medicaid, which is enough for the income and asset limits of the waiver. In addition, you must have a serious medical need for caregiver support and be eligible for admission to a skilled nursing home. Medical conditions that might qualify you for a waiver include:

- Decubitus ulcers, coma or severe pain caused by being bedridden or otherwise severely limited in mobility
- Unstable and complex medical conditions that require direct assistance or special routines, such as tracheotomy, suction or continuous oxygen
- Need for continuous or intermittent medical observation or assessment from a physician
- Substantial and debilitating medical conditions as determined by a doctor

# Health Insurance & Prescription Drug Coverage for Seniors

Medicaid provides free and low-cost health coverage for eligible beneficiaries who have a medical and financial need for health services. Hoosier Care pays for preventive care, emergency care and medication prescribed by a doctor. Under some circumstances, it can also provide durable medical equipment for people with limited mobility.

## How to Apply

You can apply for Hoosier Care from home by filling out the state's online application. Applications can be submitted in person at a local Area Agency for Aging or by phone at (800) 403-0864.

## Eligibility

Hoosier Care has enrollment criteria that must be met before your application can be approved. Basic enrollment standards require you to be:

- A U.S. citizen or permanent legal resident
- A resident of Indiana
- Either disabled, currently living in some kind of residential care or a senior age 65 and over

Financial limits also apply, and you may be required to demonstrate financial eligibility before your application can be approved. In Indiana, you may qualify for Hoosier Care if your income and assets fall within these limits:

	Income	Assets
<b>Single Adult</b>	\$2,523	\$2,000
<b>Married (Applying Alone)</b>	\$2,523 (Applicant only)	\$2,000 for applicant and \$137,400 for non-applicant
<b>Married (Applying Together)</b>	\$2,523 per spouse (\$5,046 combined)	\$3,000

As part of the application process, your intake worker may ask you for documentation of your financial status. It is helpful to have your paperwork in order early on, and you can submit any of your documents when you file the application. Documents commonly requested include:

- Pay stubs, bank statements and other proof of income
- Title deeds, insurance and stock certificates and other ownership records
- Transaction records showing major transfers you may have made during the three-year look-back period to determine whether any large amounts of property have recently been transferred out of your control

## 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

Indiana seniors have access to several Medicare Savings Programs to help manage health costs. These programs help with Medicare deductibles, copays and other out-of-pocket costs.

- **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 program, download the application from the Indiana Department of Insurance website. After it's done, you can mail it to your county's Area Agency on Aging. You can find this office by calling (800) 986-3505 and giving your county name to get the nearest location. For information and help preparing your application, you can call the state health information program (SHIP) at (800) 452-4800.



## Eligibility

To qualify for an authorized Medicare Savings Plan, you must meet the income and asset limits set out in the table below. You must also be:

- Eligible for Medicare Parts A and B
- A resident of Indiana
- A U.S. citizen

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,719	\$2,308	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,946	\$2,614	\$8,400	\$12,600
Qualified Individual	\$2,116	\$2,843	\$8,400	\$12,600
Qualified Disabled Working Individual	\$2,266	\$3,052	\$8,400	\$12,600

# 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.

# Assistance at Home

Several programs are available for Indiana seniors to help maintain a stable financial environment and reduce uncertainty while living at home. You can reach out to these programs for assistance with tax issues, home modifications, energy bills and phone or internet service.

Eligibility	Contact	Description
<b>Indy Free Tax Prep</b>		
<ul style="list-style-type: none"> <li>Indy Free Tax Prep is open to individuals and families that earn less than the national median income and need help filing taxes. No age or other income restrictions apply.</li> </ul>	(317) 923-1466	The United Way of Central Indiana offers free tax preparation and filing assistance to individuals and families earning less than \$66,000 a year. Volunteers can answer questions and help find exemptions, credits, and deductions to save money on your taxes.
<b>Energy Assistance Program (EAP)</b>		
<ul style="list-style-type: none"> <li>Energy assistance is available to Indiana residents who meet the program's financial restrictions, which are similar to Medicaid's income and asset limits.</li> </ul>	Contact the Community Programs team at LIHEAP@ihcda.in.gov	EAP uses federal funds to help pay some of the cost of participants' home energy bills. Utilities covered include electricity, gas and water.
<b>CICOA</b>		
<ul style="list-style-type: none"> <li>Participants must be homeowners in Marion County age 60 or over. Services are available to younger adults with disabilities.</li> </ul>	(800) 432-2422	CICOA provides free home evaluations and modification assistance for beneficiaries with limited mobility. Modifications may include installing permanent ramps, installing guard rails, modifying handles and knobs to be easier to operate, and widening doors.
<b>PathStone</b>		
<ul style="list-style-type: none"> <li>Must be a homeowner in Indiana having trouble making monthly mortgage payments.</li> </ul>	(765) 286-2162	PathStone is a nonprofit agency that provides mortgage counseling and foreclosure prevention assistance for homeowners in Indiana and a few other states. You can contact a PathStone advisor to assess your mortgage terms and give advice to help you refinance or defer a foreclosure.
<b>Lifeline Program</b>		
<ul style="list-style-type: none"> <li>Annual income can't exceed \$28,500 for a one- or two-person household</li> <li>At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP)</li> </ul>	Contact your telephone company to begin the application process	The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.

# Free Used Medical Equipment

Many seniors have health conditions that require durable medical equipment to manage or treat. Walkers, wheelchairs, braces and other equipment can be expensive, and it may take a long time to deliver from a Medicaid supplier. You can often get used medical equipment for free or at a discount from these nonprofits in Indiana.

Eligibility	Contact	Description
<b>Duneland Medical Equipment Loan Closet</b>		
<ul style="list-style-type: none"> <li>Must be a resident of Liberty, Jackson, Westchester or Pines Townships</li> </ul>	(219) 926-1586 Ask for Marcia	Duneland supplies medical equipment and mobility devices on a 90-day loan program. Inventory is from donations only and can be highly variable. Call in advance to ask about specific items you need.
<b>Turnstone Equipment Loans</b>		
<ul style="list-style-type: none"> <li>All medically needy residents of northern Indiana</li> </ul>	(260) 483-2100	Turnstone offers time-unlimited loans for mobility and medical assistive devices. Technically, all items are provided as loans, but borrowing terms are unlimited. Inventory items are provided on a first-come, first-serve basis.
<b>RiverBend Cancer Services</b>		
<ul style="list-style-type: none"> <li>Residents of northern Indiana with a cancer diagnosis</li> </ul>	(574) 287-4197	RiverBend can help people with cancer in the northern Indiana area with mobility devices and other pieces of durable medical equipment.
<b>The National Federation of the Blind (NFB)</b>		
<ul style="list-style-type: none"> <li>NFB supplies are available in every county of Indiana. Though the service is intended for people with limited vision, referrals to other programs are available.</li> </ul>	(410) 659-9314	NFB offers assistive equipment for blind and visually impaired people throughout the state. The program maintains a large inventory, but customers are encouraged to reserve equipment before a visit.
<b>INDATA (Indiana Assistive Technology Act) Project at Easter Seals Crossroads</b>		
<ul style="list-style-type: none"> <li>Open to Indiana residents. Some proof of disability may be required.</li> </ul>	(888) 466-1314	INDATA provides free assistive technology for people with disabilities of all kinds. Program staff also conduct free equipment demonstrations and training on new technology for seniors who need new equipment.

# Food Assistance Programs for Seniors

Getting enough food can be a challenge for many Indiana seniors. Finding the nutritional support you need to stay healthy is easier when you have the support you need. Several programs operate throughout the state that can deliver meals to your home, provide groceries for you to cook at home or issue financial aid to help you buy food of your own.

## Meals on Wheels

Meals on Wheels delivers prepared meals you can keep in the refrigerator and heat up as you need them. Volunteers deliver meals in their own cars, and most programs include some secondary benefits, such as daily check-in service.

Program	Area Served	Address	Phone Number
<b>Aging and In-Home Services of Northeast Indiana</b>	Adams, Allen, DeKalb, Huntington, Lagrange, Noble, Steuben, Wells and Whitley County	8101 West Jefferson Boulevard Fort Wayne, IN	(800) 552-3662
<b>Meals on Wheels of Central Indiana</b>	Central Indiana	708 E. Michigan Street Indianapolis, IN	(317) 252-5558
<b>Meals on Wheels of Northwest Indiana</b>	Northwest Indiana	8446 Virginia St, Merrillville, IN	(219) 756-3663

## Food Pantries

Food pantries help countless seniors all over the state with free bags of groceries that can be prepared at home. When you visit a local pantry, you can tell the volunteers how many people are in your household and get the food you need. Food distributed by pantries is either fresh or shelf-stable, and most food packages have various items to provide a varied supply of food.

Program	Area Served	Address	Phone Number
<b>Indy Vineyard Food Pantry</b>	Indianapolis	8383 Craig St., Indianapolis	(317) 841-3510
<b>Gleaners Hamilton County Cupboard Food Pantry</b>	Hamilton County	300 N. 17th St., Noblesville	(317) 925-0191
<b>The Caring Center</b>	Boone County	1230 Ransdell Court, Lebanon	(765) 482-2020
<b>CARE Pantry</b>	Johnson County	2911 S. Morgantown Road, Greenwood	(317) 885-5242
<b>Harvest Food Pantry</b>	Hendricks County	5250 E. U.S. 36, Avon	(317) 386-8905
<b>Community Outreach Ministry Eastside</b>	Hancock County	116 S Muessing St., Cumberland	(317) 894-2645
<b>Seventh Day Adventist Center</b>	Shelby County	218 E. South St., Shelbyville	(317) 398-8688
<b>Shepherd of The Hills Lutheran Church Food Pantry</b>	Morgan County	5802 Old Settlers Road, Morgantown	(812) 988-8057

## Government Assistance Programs

Sometimes the best way to support your nutritional needs is with a cash or near-cash benefit you can use to buy the food that you need. These government programs can help you pay for food deliveries or pay for a trip to the grocery store.

Program	Area Served	Address	Phone Number
<b>SNAP</b>	Statewide	Print an application from the online form or visit a local DFR office to speak to a program worker.	(800) 403-0864
<b>Temporary Assistance</b>	Statewide	Print an application from the online form or visit a local DFR office to speak to a program worker.	(800) 403-0864