



# State Resources for Seniors in New Mexico

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 New Mexico

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

More than two million Americans currently reside in assisted living communities or nursing homes. Older adults may also receive support from adult day care centers or home health agencies. No matter what type of care they need, many seniors wonder how they'll afford health-related services and supports.

Fortunately, New Mexico seniors have access to programs that cover some or all of the costs of senior living, medical care and prescription drugs. These programs include Medicaid and the Community Benefit Program.

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## Medicaid

New Mexico's Medicaid program, Centennial Care, covers the cost of nursing home care for eligible seniors. To be eligible, a Medicaid enrollee must require a nursing facility level of care. Centennial Care also pays for home health services that a doctor has determined are medically necessary.

## How to Apply

To apply for Centennial Care online, visit the YesNM portal, which connects New Mexico residents with a variety of public benefits. You can also apply via telephone at (855) 637-6574 or download an application from the Human Services Department website and return it in one of the following ways:

- Fax it to (855) 804-8960.
- Take it to an Income Support Division field office.
- Mail it to Central Aspen Scanning Area (CASA), P.O. Box 830, Bernalillo, NM 87004.

## Eligibility

You may be eligible for Medicaid coverage if any of the following apply:

- You're at least 65 years old.
- You're blind, which is defined as having a visual acuity of 20/200 or less.
- You're under 65 and have a qualifying disability.
- You require nursing home care.

To qualify for Medicaid, you must be a U.S. citizen, legal alien, permanent resident or U.S. national. You must also reside in New Mexico on the date you apply. New Mexico's Medicaid program has the following income and asset limits:

	Annual Income Limit*	Asset Limit
<b>Single Applicants</b>	- \$10,092 for Regular Medicaid - \$30,276 for Institutional Medicaid	- \$2,000
<b>Married Applicants (One Spouse Applying)</b>	- \$15,132 for Regular Medicaid - \$30,276 (for applicant) for Institutional Medicaid	- \$3,000 for Regular Medicaid - \$2,000 for applicant/\$137,400 for non-applicant for Institutional Medicaid
<b>Married Applicants (Both Spouses Applying)</b>	- \$15,132 for Regular Medicaid - \$60,552 (\$30,276 per applicant) for Institutional Medicaid	- \$3,000 for Regular Medicaid - \$4,000 (\$2,000 per spouse) for Institutional Medicaid

\* These limits are current as of May 2022. Contact your local HSD office to find out if they've changed.

## 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.

## **Community Benefit Program**

New Mexico consolidated several of its previous waiver programs into the Community Benefit Program, which pays for long-term services and supports. The aim of the program is to give seniors the help they need to stay in their homes, instead of having to move to nursing homes and other institutional settings. Covered services include assistance with activities of daily living, home modifications to increase accessibility, personal emergency response systems and physical therapy.

As part of the Community Benefit Program, Centennial Care enrollees may choose to receive agency-based community benefits or self-directed community benefits. Under the agency-based model, a care coordinator selects appropriate services and manages all care providers. Medicaid members with agency-based benefits may receive personal care, nutritional counseling, private-duty nursing or community transition services.

The self-directed model allows enrollees to manage their own care. Each member chooses service providers, creates a care plan and manages a monthly budget for care. Members with self-directed benefits may receive customized community supports, specialized therapies, personal care, transportation, employment supports and other services to help them stay safe and healthy.

### **How to Apply**

If you're already enrolled in full-coverage Medicaid and have a managed care organization (MCO), contact the MCO to request an eligibility assessment. If you have full-coverage Medicaid and don't have an MCO, you'll have to join an MCO before you can apply for the Community Benefit Program. Contact your care coordinator or an MCO representative for more information. If you don't already qualify for full-coverage Medicaid, contact the New Mexico Aging and Long-Term Services Department at (800) 432-2080 to be added to the waiting list for the Community Benefit Program.

### **Eligibility**

To qualify for the Community Benefit Program, you must reside in New Mexico and require a nursing facility level of care, which is defined as needing help with at least two activities of daily living. You must also meet other Medicaid eligibility requirements.

# Health Insurance & Prescription Drug Coverage for Seniors

Due to the high cost of prescription drugs, some seniors skip their medications, leading to poor health outcomes. Seniors may also put off important health screenings or delay seeking treatment for their symptoms due to financial concerns. In New Mexico, seniors have access to two key programs to defray the cost of doctor visits, medications and other services, making health care more affordable.

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## Medicaid

Medicaid covers a variety of health services, including home health care, lab tests, X-rays, medical transportation and care received in a hospital or at a doctor's office. Members also receive prescription drug coverage.

## How to Apply

You can apply for Medicaid by signing up for the YesNM portal or calling (855) 637-6574. Alternatively, you can download an application and fax it to (855) 804-8960 or mail it to:

Central Aspen Scanning Area (CASA)  
P.O. Box 830,  
Bernalillo, NM 87004

## Eligibility

To qualify for Medicaid, you must meet certain criteria. The income and asset limits depend on your marital status and whether you plan to apply for Regular Medicaid or Institutional Medicaid. Non-financial criteria include New Mexico residency and U.S. citizenship or approved immigrant status.

## New Mexico Drug Card

The New Mexico Drug Card gives users access to pharmacy discounts that can help them reduce their out-of-pocket prescription costs. These discounts are typically

applied when a medication isn't covered by Medicare Part D or another type of insurance. Participants can also use the New Mexico Drug Card if the out-of-pocket cost would be less than the cost of purchasing the medication with insurance coverage.

### **How to Apply**

There's no need to apply for this program. Simply visit the New Mexico Drug Card website and choose whether you want to have the drug card sent to you by email or text message. You can also save a copy on your hard drive or print it directly from the website.

### **Eligibility**

The New Mexico Drug Card is available to all residents of New Mexico. You don't have to meet any specific eligibility requirements to access NMDC drug discounts.

## **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 New Mexico residents cover their Medicare deductibles, copays and coinsurance. Seniors may qualify for one of the four programs below.

- **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.
- **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

Any Medicare-eligible resident of New Mexico who's interested in enrolling in a Medicare Savings Plan should contact the state Medicaid office. In New Mexico, the Human Services Department is responsible for administering the Medicaid program. Call (800) 283-4465 or visit the New Mexico Medicaid portal to chat with a live representative.

## Eligibility

To qualify for a Medicare Savings Program, you must meet the following basic requirements:

- Reside in New Mexico
- Meet the eligibility requirements for Medicare Part A and Part B
- Be a U.S. citizen, legal alien, lawful immigrant or U.S. national

In 2021, New Mexico eliminated the resource limit for MSP applicants, but your monthly income must not exceed the limits below.

Program	Single Income Limits	Married Income Limits
Qualified Medicare Beneficiary	\$1,060	\$1,430
Specified Low-Income Medicare Beneficiary	\$1,269	\$1,711
Qualified Individual	\$1,426	\$1,923
Qualified Disabled Working Individual	\$4,249	\$5,722

# 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

New Mexico has free and low-cost resources to help older adults maintain their quality of life as they age in place. These programs can help seniors with property taxes, utility bills, weatherization, home improvements and more.

Eligibility	Contact	Description
<b>Low-Income Home Energy Assistance Program</b>		
<ul style="list-style-type: none"> <li>• New Mexico resident</li> <li>• Must demonstrate a need for financial assistance with energy costs</li> <li>• SSI, TANF and SNAP beneficiaries qualify automatically</li> </ul>	(800) 283-4465	LIHEAP provides financial assistance to help low-income seniors pay their energy bills. LIHEAP also provides crisis energy assistance to customers who are in danger of running out of fuel or having their utility service turned off.
<b>NM Energy\$mart Weatherization Program</b>		
<ul style="list-style-type: none"> <li>• New Mexico resident</li> <li>• Priority given to applicants who are disabled or over 60</li> <li>• SSI and TANF participants qualify automatically</li> <li>• Household income must be at or below 200% of the Federal Poverty Level</li> </ul>	<p style="text-align: center;">Northern New Mexico: (505) 345-4949</p> <p style="text-align: center;">Southern New Mexico: (575) 523-1639</p>	New Mexico's Energy\$mart Weatherization Program provides funds that can be used to increase energy efficiency or make a home safer for its occupants. Home energy audits are performed to determine which services are appropriate for each participant.
<b>Senior Property Tax Rebate</b>		
<ul style="list-style-type: none"> <li>• At least 65 years old</li> </ul>	Contact your county assessor's office	In New Mexico, seniors qualify for a rebate that reduces the amount of property tax owed each year. Tax collection is handled by a network of county assessor offices, so the amount of the rebate depends on a senior's county of residence.

<b>Rebuilding Together</b>		
<ul style="list-style-type: none"> <li>• Applicant must own their own home</li> <li>• Must meet income eligibility requirements</li> <li>• Must live in Bernalillo, Rio Rancho, Placitas, Corrales or Algodones</li> </ul>	(505) 896-3041	Rebuilding Together is a network of local volunteers and community partners who work together to revitalize neighborhoods. Some projects involve just one task, such as installing a wheelchair ramp, while others involve roof repairs, installation of grab bars and other services.
<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 need wheelchairs, walkers, nebulizers and other types of medical equipment. For seniors with limited incomes, it can be difficult to purchase new equipment or cover ongoing maintenance needs. If a piece of equipment breaks, it can also be expensive to purchase new parts or pay for repair services. New Mexico has several organizations that lend or give used medical equipment to seniors in need, making it easier to address health needs without increased out-of-pocket costs.

Eligibility	Contact	Description
<b>New Mexico Technology Assistance Program</b>		
<ul style="list-style-type: none"> <li>• Must have some type of disability</li> </ul>	(505) 841-4464	The New Mexico Technology Assistance Program lends assistive technology and medical equipment to New Mexico residents with all types of disabilities. Available items include wheelchair cushions, telephone amplifiers and visual alert systems.
<b>Medical Equipment Loan Bank</b>		
<ul style="list-style-type: none"> <li>• Must reside in Roosevelt County</li> </ul>	(575) 356-8576, ext. 24	Medical Equipment Loan Bank is a program administered by the Community Services Center. Seniors in Roosevelt County should contact the MELB to inquire about borrowing a donated wheelchair, walker or set of crutches.
<b>Back in Use</b>		
<ul style="list-style-type: none"> <li>• Must be a senior citizen or have some type of disability</li> </ul>	(505) 445-5332	Back in Use recycles medical equipment and assistive devices, helping New Mexicans with limited financial resources get the equipment they need. All donated items are inspected carefully and sanitized before they're distributed.
<b>Coming Home Connection</b>		
<ul style="list-style-type: none"> <li>• Must reside in New Mexico</li> </ul>	(505) 988-2468	Coming Home Connection's Equipment Loan Program makes wheelchairs, walkers and other medical equipment available to anyone in need. Items don't need to be returned. Seniors can pass them on to others in need.

# Food Assistance Programs for Seniors

Rising costs have made it difficult for some seniors to pay for nutritious foods. Fortunately, New Mexico has several resources to help residents meet their nutritional needs. Homebound seniors benefit from the home-delivered meals offered by Meals on Wheels, while seniors who are a little more independent may want to visit a local food pantry to obtain nutritious meal ingredients. City and state agencies also offer congregate meals at senior centers throughout New Mexico.

## Meals on Wheels

New Mexico has more than 100,000 seniors facing food insecurity. Meals on Wheels is working to address this problem by having a network of volunteers deliver hot meals to New Mexicans in need. Each delivery also gives volunteers the opportunity to connect with participants, reducing social isolation. Some MoW organizations have additional programs to help New Mexico residents, such as pet food delivery and weekend pantry offerings, to ensure participants have nutritious food to eat, even when MoW isn't delivering hot meals.

	Area Served	Address	Phone Number
<b>Meals on Wheels of Albuquerque</b>	Albuquerque Metro	5901 Harper Dr. NE Albuquerque, NM 87109	(505) 823-8060
<b>Meals on Wheels - Santa Fe County</b>	Santa Fe County	102 Grant Ave. Santa Fe, NM 87501	(505) 992-3094

## Food Pantries

New Mexico has several food pantries available to distribute canned goods, condiments and other food items. For seniors with limited financial resources, these items can be used to increase the nutritional content of meals and snacks.

	Area Served	Address	Phone Number
<b>Echo Food Bank</b>	San Juan County	401 S. Commercial Ave. Farmington, NM 87401	(505) 326-3770
<b>The Community Pantry</b>	Cibola County, McKinley County	P.O. Box 520 Gallup, NM 87305	(505) 726-8068
<b>The Food Bank of Eastern New Mexico</b>	Roosevelt County, Quay County, De Baca County, Curry County, Guadalupe County	2217 E. Brady Clovis, NM 88101	(575) 763-6130
<b>The Food Depot</b>	Santa Fe County, Union County, Taos County, Harding County, Colfax County, Los Alamos County, Rio Arriba County, Mora County, San Miguel County	1222 A Siler Rd. Santa Fe, NM 87507	(505) 471-1633
<b>Roadrunner Food Bank Albuquerque and Las Cruces</b>	Bernalillo County, Valencia County, Torrance County, Dona Ana County, Chaves County, Catron County, Sierra County, Socorro County, Grant County, Eddy County, Hidalgo County, Lincoln County, Otero County, Luna County, Lea County, Sandoval County	5840 Office Blvd. Albuquerque, NM 87109  505 S. Main St., Suite 129A Las Cruces, NM 88001	Albuquerque: (505) 247-2052 Las Cruces: (575) 523-4390

## Government Assistance Programs

New Mexico has many rural areas, making it difficult for some seniors to access the services offered by Meals on Wheels and local food pantries. If you can't get help from one of the organizations above, you may be eligible for food-related assistance from one of these city or state agencies.

	Area Served	Address	Phone Number
<b>New Mexico Aging &amp; Long-Term Services Department</b>	Statewide	2550 Cerrillos Road Santa Fe, NM 87505	(800) 432-2080
<b>City of Albuquerque Senior Meal Program</b>	Bernalillo County	Meals offered at multiple sites	(505) 764-6400
<b>Santa Fe County Senior Services</b>	Santa Fe County	Meals offered at multiple sites	(505) 955-4711