



State Resources for Seniors in Alaska

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.

Health Insurance & Prescription Drug Coverage for Seniors

Seniors often require a variety of medical interventions to manage any conditions they may have. This makes health care and prescription medication coverage incredibly important to maintain quality of life. Fortunately, Alaska has coverage available to promote wellness and prevent decline for eligible residents.

Medicaid

DenaliCare is the Alaska Medicaid program that provides medical services and covers necessary prescriptions at little to no cost. Seniors who enroll in Medicaid can take advantage of a variety of health care options, including general doctor's appointments and more specialized services and treatments.

How to Apply

You can apply for DenaliCare online, over the phone by calling (800) 478-7778 or by submitting a paper application. Also, you can submit your application through the ARIES Self-Service Portal if you already have an account.

Eligibility

To qualify for DenaliCare, seniors must meet one of the following criteria:

- At least 65 years old
- Legally blind
- Have a qualifying disability
- Require long term care

Applicants must also meet the DenaliCare income and asset limits. These limits vary depending on the number of occupants within the household and the type of coverage sought. There are some exemptions on what DenaliCare counts toward the asset value, which include:

- Personal belongings
- Furnishings and household items
- Vehicle used for transportation
- Prepaid burial plot
- Primary residence

In limited circumstances, seniors who do not meet the income and asset limit requirements may still be eligible for DenaliCare. Seniors who want to reduce their income can make regular deposits into a Qualified Income Trust to pay for health care by naming the state of Alaska as the beneficiary. Seniors can transfer countable assets that go over the limit to non-countable assets. If neither of those options work, Medicaid planning professionals can help guide seniors in bringing their income and asset levels below the limit.

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

Alaska seniors have four Medicare Savings Programs available to help with deductible, coinsurance and copay costs. Program income limits are higher than those set for the 48 contiguous states.

- **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 enroll in a Medicare Savings Program, seniors will need to either download the services application online or contact their local State of Alaska Public Assistance Office. They can deliver completed applications in person or by mail or fax to the nearest Public Assistance Office. Once they apply, processing can take up to 30 days.

Eligibility

Alaska seniors who wish to enroll in a Medicare Savings Program must meet the relevant income and asset limits in the table below. Additionally, applicants must:

- Be a U.S. citizen or legal permanent resident
- Be a resident of Alaska
- Be eligible for or enrolled in Medicare Part A
- Not be enrolled in Medicaid (only for QI)
- Have a disability (only for QDWI)
- Be employed (only for QDWI)
- Have lost SSD benefits and premium-free Part A due to resumed employment (only for QDWI)

| Program | Single Income Limits | Married Income Limits | Single Asset Limits | Married Asset Limits |
|---|----------------------|-----------------------|---------------------|----------------------|
| Qualified Medicare Beneficiary | \$1,436 | \$1,928 | \$8,400 | \$12,600 |
| Specified Low-Income Medicare Beneficiary | \$1,719 | \$2,309 | \$8,400 | \$12,600 |
| Qualified Individual | \$1,931 | \$2,595 | \$8,400 | \$12,600 |
| Qualified Disabled Working Individual | \$5,748 | \$7,715 | \$4,000 | \$6,000 |