



# State Resources for Seniors in Kentucky

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

Aging adults often experience higher rates of illnesses, and many require long-term care services. Nearly 17% of Kentucky's population is aged 65 or older, and many must weigh their senior care options.

Paying for senior care may prove difficult for older adults, especially those on fixed incomes. Seniors may need financial assistance to ensure they receive the services necessary to live in their homes or long-term care facilities safely. Kentucky offers several programs to help aging residents get the senior care they need when they can't afford to pay for these services themselves.

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## Medicaid

The Kentucky Department for Medicaid Services (DMS) covers many long-term care services for eligible, low-income seniors, including nursing facility care and in-home care through a Home and Community-Based Services (HCBS) waiver. Kentucky Medicaid contracts with the Department for Community Based Services (DCBS) to handle the application process.

## How to Apply

Seniors can apply for Medicaid online or by calling a caseworker at (855) 306-8959. They can also apply in person at their local DCBS office or fill out a Medicaid application for a single person or a family at home. Once completed, they can:

- Return the application to a DCBS office
- Fax it to (502) 573-2007
- Mail it to Kynect Health Cover, P.O. Box 2104, Frankfort, KY 40602

If you need help with your application, contact a kynector or call a DCBS caseworker to walk you through the application process. You can also give a family member, friend, caregiver or attorney permission to act as your authorized representative and apply for Medicaid for you.

## Eligibility

To qualify for Medicaid in Kentucky, applicants must provide proof of identify and citizenship. They must also meet income and resource limits. Although income limits for 2022 are low, seniors may still qualify using a spend-down program. Those who receive Supplemental Security Income (SSI) automatically qualify for Medicare.

	Monthly Income Limits	Asset Limits
Single Applicants	\$217	\$2,000
Married Applicants	\$291	\$4,000

\*These limits are current as of 2022 but often change yearly. Contact your local Medicare office for the latest information.

## 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.

## Home and Community Based Waiver

Kentucky's Home and Community Based (HCB) waiver helps seniors live at home or in the community, delaying or preventing placement in a nursing home. It supports this

goal through services such as personal care assistance, home-delivered meals, minor home adaptation, adult day health care and homemaker services.

### **How to Apply**

Seniors applying for an HCB waiver must first obtain financial eligibility for Medicaid. They can apply for Medicaid online, in person at a DCBS office or by calling DCBS at (855) 306-8959. Once approved for Medicaid, seniors apply for an HCB waiver online using kynect or at an Aging and Disability Resource Center.

### **Eligibility**

To qualify for an HCB waiver, applicants must:

- Be aged 65 or older and/or have a physical disability
- Meet the financial and technical qualifications for Medicaid
- Meet the special financial qualifications required by waiver programs
- Meet the level of care requirements for nursing facility care
- Receive written certification from a physician stating they would be admitted to a nursing facility without Medicaid waiver services

## **Kentucky Transitions**

Another service under the waiver program for seniors is Kentucky Transitions. It helps seniors currently living in a nursing home or institution move into their own homes or communities. Once applicants have moved from the nursing facility and live on their own, they qualify for an HCB waiver for further assistance.

### **How to Apply**

To apply, seniors may call (877) 564-0330 or email Kentucky Transitions. If qualified, a transition coordinator helps them make a plan to move into their own home. They may also get a referral, which can be emailed or mailed to:

Kentucky Transitions  
275 East Main Street, 6W-B  
Frankfort, Kentucky 40621

### **Eligibility**

To qualify for Kentucky Transitions, applicants must be elderly or have a physical disability. They must currently live in a nursing home, where they've resided for the previous 60 days or more. Applicants must have the ability to live safely in the community with appropriate services and support. They must meet Medicaid eligibility requirements and receive Medicaid-paid benefits at least 1 day before someone refers them to Kentucky Transitions.

# Health Insurance & Prescription Drug Coverage for Seniors

It's essential for older adults to have access to quality health care and prescription medications, especially maintenance medications for chronic health conditions. To ensure seniors have adequate health insurance and prescription drug coverage, Kentucky has programs to help defray their costs.

## Medicaid

Kentucky Medicaid provides health care for eligible, low-income seniors and other populations. It helps cover medically necessary services, such as hospitalizations, doctor visits, laboratory services, X-rays and prescription drugs.

## How to Apply

Seniors can apply for Medicaid online, over the phone at (855) 306-8959 or at a DCBS office. They can also drop off, fax or mail a completed Medicaid application. Seniors can call Member Services at (800) 635-2570 or ask a DCBS caseworker for help with their applications.

## Eligibility

Eligibility for SSI recipients and the aged, blind or disabled is based on additional requirements, including income and resource limits. Seniors whose incomes exceed the limit may still qualify using a spend-down program.

	Monthly Income Limits	Asset Limits
Single Applicants	\$217	\$2,000
Married Applicants	\$291	\$4,000

\*These limits are current as of 2022 but often change yearly. Contact your local Medicare office for the latest information.

## **Kentucky Prescription Assistance Program**

The Kentucky Department for Public Health Division of Prevention and Quality Improvement (DPQI), Health Care Access Branch administers the Kentucky Prescription Assistance Program (KPAP). This free service helps qualified seniors obtain free or reduced-cost prescription drugs through assistance programs offered by drug manufacturers, discount pharmacy programs and discount drug programs.

### **How to Apply**

KPAP workers located throughout the state help seniors prepare their applications and other necessary forms. Call (800) 633-8100 to find the location nearest you or receive more information about the KPAP program.

### **Eligibility**

Eligibility is based on income guidelines that vary by participating pharmaceutical companies. Seniors in the Medicare “doughnut hole” or with annual incomes of 200% to 400% of the federal poverty level may qualify.

## **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 those who qualify, Kentucky Medicaid offers partial financial assistance with Medicare premiums, deductibles or coinsurance through the Medicare Savings

Program. This program has three plans described below that help low-income Medicare beneficiaries who are not entitled to the full Medicaid benefit package.

- **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.

## How to Apply

Seniors apply by filling out an application for the Kentucky Medicare Savings Program. They can return the completed application to the DCBS office in the county where they live or fax it to the Centralized Mail Room at (502) 573-2005 or (502) 573-2007. Those who need help filling out the application can call (855) 306-8959 to request assistance from a case worker.

## Eligibility

To qualify for the various Medicare Savings Programs, seniors must meet the current income limits. They must also be:

- Eligible for Medicare Part A
- Eligible for Medicare Part B
- A Kentucky resident
- A U.S. citizen

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,074	\$1,453	\$7,970	\$11,960
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,288	\$1,742	\$7,970	\$11,960
<b>Qualified Individual</b>	\$1,449	\$1,960	\$7,970	\$11,960

\*These limits are current as of 2022 but often change yearly. Contact your local Medicare office for the latest information.



# 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.