



## State Resources for Seniors in Kansas

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

Kansas is a growing state with a population nearing 3 million, and more than 16 percent of its residents, according to the 2020 U.S. Census, are 65 years or older. Many of these older Kansans reside in nursing homes or senior living centers or will require such accommodations in the future. Unfortunately, paying for senior living and senior care can pose challenges.

To meet these challenges, Kansas has a number of programs available that help older adults defray the costs of senior living and nursing home care, even when their Medicare, Medicaid or private insurance doesn't provide adequate coverage. These programs can fill in the gaps, providing the funding to ensure seniors receive the care they need to age comfortably and gracefully.

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## Medicaid

Kansas's Medicaid program is called KanCare, covering close to two-thirds of all nursing home residents in the state. However, KanCare does not provide coverage for assisted living or continuing care retirement communities, though there are waiver programs that can help with these costs. Only skilled nursing care is covered under KanCare, and for a resident to qualify for these benefits, their doctor must indicate a medical need.

## How to Apply

You can apply for KanCare online or print a paper application by visiting the program's website. If you are unsure of which application to submit, or you have questions about the process, you can receive live assistance from a KanCare representative by calling (800) 792-4884.

## Eligibility

To qualify for KanCare, you must meet one or more of the following criteria:

- Be age 65 and older
- Have a disability
- Be pregnant
- Be a caregiver of someone with a disability

There is no set income limit to receive KanCare, but as of 2022, any monthly income over \$2,523 must go toward care costs. If you are using KanCare to pay for a nursing home, any monthly income above \$62 must go toward your care.

The KanCare asset limits as of 2022 are:

	Asset Limits
<b>Single Applicants</b>	\$2,000
<b>Married Applicants</b>	\$2,000 (applicant) \$137,400 (non-applicant)
<b>Married (Both Spouses Applying)</b>	\$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.

## **Frail Elderly Waiver**

The Frail Elderly Waiver is a KanCare waiver administered by the Kansas Department for Aging and Disability Services and the Kansas Department of Health and Environment. This waiver provides alternatives to nursing home care, giving seniors critical options. The Frail Elderly Waiver is available to older Kansans who have been determined to require a nursing home level of care but who wish to remain in their own homes, in family homes or in assisted living centers that do not provide skilled nursing care.

One of the program's biggest benefits is that recipients have a large degree of self-direction over how the funds are spent. Once a senior is approved for the program, they can choose the level of care they need and how much they want to spend on it. Because Kansas allows individuals to provide personal or attendant care without possessing specific education or experience, seniors can even use the Frail Elderly Waiver funds to hire family or friends to fill such roles.

### **How to Apply**

You can apply for the Frail Elderly Waiver by contacting your local Aging and Disability Resource Center via phone at (855) 200-2372. In order to get approved, you must undergo a functional eligibility assessment in which they evaluate your health care needs and determine if you meet the criteria for the program. Generally, you must be able to demonstrate that you require nursing home level care as determined by your health care provider.

### **Eligibility**

You must meet all three eligibility requirements for the Frail Elderly Waiver. Applicants must:

- Be 65 years of age or older.
- Meet the KanCare nursing facility threshold score.
- Meet the income and asset requirements for KanCare.
- Your local Aging and Disability Resource Center can review the eligibility guidelines with you in further detail if you have additional questions.

# Health Insurance & Prescription Drug Coverage for Seniors

## Medicaid

KanCare, the state's Medicaid program, provides coverage for skilled nursing care and everyday health care costs, including prescription drugs. Kansans who qualify for benefits receive subsidized health insurance and prescription drug benefits along with coverage for items such as doctor visits, mental health screenings, dental care, transportation to and from medical appointments and more. KanCare is available both to older adults on fixed or with limited incomes and to individuals with disabilities.

## How to Apply

You can apply for KanCare either online or via mail. The program's website features an electronic application as well as PDF versions that can be printed and mailed. Because there are a few different applications that correspond with different benefit packages, some applicants get confused about the choices. But, if you need clarification about the correct application for your needs or any part of the application process, you can reach a KanCare representative by calling (800) 792-4884.

## Eligibility

To qualify for KanCare, you must meet one or more of the following criteria:

- Be age 65 and older.
- Have a disability
- Be pregnant.
- Be a caregiver of someone with a disability.

Although many state Medicare programs have strict income limits, KanCare does not. That said, any monthly income over \$2,523 must go toward care costs as of 2022, and this amount is adjusted each year based on the cost of living index. If you are using KanCare to pay for nursing home care, any monthly income above \$62 must go toward the cost of your care.

KanCare also has asset limits based on your family size and how many people in your family are applying for benefits. As of 2022, these limits are:

	Asset Limits
Single Applicants	\$2,000
Married Applicants	\$2,000 (applicant) \$137,400 (non-applicant)
Married (Both Spouses Applying)	\$3,000

## 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

Because receiving health care through Medicare often requires paying deductibles, co-pays and other out-of-pocket costs, Kansas offers several programs to help individuals with financial needs fill in cost gaps.

- **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

You can apply for the Qualified Medicare Beneficiary Program, Specified Low-Income Medicare Beneficiary program and the Qualified Individual program by downloading the corresponding application from the KanCare website and mailing it to:

KanCare Clearinghouse  
P.O. Box 3599  
Topeka, KS 66601-9738

You can also fax the application to (800) 498-1255. If you have specific questions, you can reach out to the Kansas Department for Aging and Disability Services by calling (785) 296-4986.

You can apply for the Qualified Disabled Working Individual program by contacting KanCare directly.

## Eligibility

All four programs have income and asset limits. In addition, to receive benefits you must:

- Be a U.S. citizen.
- Be a resident of Kansas.
- Be Eligible for Medicare Part A and Part B.

Each program's income and asset requirements as of 2022 are as follows:

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,153	\$1,546	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,379	\$1,851	\$8,400	\$12,600
Qualified Individual	\$1,549	\$2,080	\$8,400	\$12,600
Qualified Disabled Working Individual	\$4,615	\$6,189	\$4,000	\$6,000



# 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.