



## State Resources for Seniors in Montana

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

There are several programs in Montana to help seniors obtain health care services and free or affordable prescription drugs. Medicare and Medicaid are the most common options, but other programs may provide assistance in certain circumstances.

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## Medicaid

Montana Medicaid is a public health insurance program that enables eligible individuals to access free or low-cost clinical services. The program covers diverse medical services, including doctor and dental appointments, laboratory and x-ray services, prescription medications, rehabilitative therapies, vision care, home health services and transportation to medical appointments.

## How to Apply

You can apply over the phone by calling the Cover Montana Helpline at (844) 682-6837 or the Health Insurance Marketplace hotline at (800) 318-2596. Visit the nationwide HealthCare.gov website if you prefer to apply online.

## Eligibility

Eligibility for Montana Medicaid depends on your age, disability status and financial circumstances. You may qualify for Medicaid assistance if you:

- Are aged 65 or older
- Are disabled or legally blind
- Have medical care needs
- Reside in a nursing facility

There is an asset limit of \$2,000 for individuals, and couples have an asset cap of \$3,000.

Income criteria also apply. Monthly income limits are based on national poverty guidelines and depend on how many people live in a household. If you exceed Medicaid's income limits, you may still be able to receive some assistance through the provision of shared-cost services. Montana's Medicaid income limits as of May 2022 are:

Family Size	Monthly Income Limit*
1	\$1,132.50
2	\$1,523.83
3	\$1,919.17
4	\$2,312.50
5	\$2,705.83

\*For larger households, add \$393 for each additional family member.

## Montana Rx Card

As the state's prescription assistance program, the free Montana Rx Card is available to all Montana residents. It provides discounts on prescription drugs when obtained from participating pharmacies.

### How to Apply

You can create a membership card through the website and obtain your coupons by text or email, save your card to a device or print a paper copy.

### Eligibility

To obtain a Montana Rx Card, you must reside in Montana. There are no other eligibility requirements.

## Big Sky Rx Program

Administered by the State of Montana, the Big Sky Rx Program helps Medicare beneficiaries pay for prescription medication insurance premiums.

### How to Apply

There are several ways to apply for the Big Sky Rx Program, and you can submit applications at any time of the year. You can complete an online application or call (866) 369-1233 to apply. Alternatively, you can download a paper form and mail it to:

Big Sky Rx Program,  
PO Box 202915,  
Helena,  
MT 59620-2915

## Eligibility

You may qualify for the Big Sky Rx Card if:

- You receive Medicare
- You live in Montana on a permanent basis
- Your monthly income doesn't exceed \$2,265 if you're a single applicant or \$3,051.67 if you're part of a two-person household.

## 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

There are three Medicare Savings plans offered in Montana to help recipients pay for their Medicare premiums, deductibles, co-payment amounts and other diverse medical expenses.

- **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

You can apply for Medicare Savings Programs in Montana online or in person at your local Office of Public Assistance. You can also contact your local Social Security Administration office or call the SSA's national helpline at (800) 772-1213 for application assistance.

## Eligibility

To qualify for the following Medicare Savings Programs in Montana, you must be:

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

You must also fall within monthly income and asset limits, as set out in the following table:

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