



## State Resources for Seniors in North Carolina

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 in North Carolina may be eligible for assistance with obtaining health care services or prescription medications. While Medicaid and Medicare are the most commonly used options, other programs may provide assistance in particular situations.

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## Medicaid

North Carolina Medicaid is a public health insurance program that allows qualifying individuals to obtain free or low-cost medical services. Most beneficiaries receive assistance under a managed care health plan. The program covers a wide range of services, including rehabilitation therapies; durable medical equipment and hearing aids; chiropractic, podiatry, ophthalmological, pharmacological, physician and behavioral health services; vision care and transportation to medical appointments.

## How to Apply

There are various ways to apply for North Carolina Medicaid. You can apply online through the North Carolina ePASS website, by calling (800) 662-7030 or by visiting your local office of the Department of Social Services. You can also download and print a paper application form and return it to your nearest DSS office.

## Eligibility

Eligibility for Medicaid in North Carolina depends on your age, disability status, medical needs, assets and financial situation. You might qualify for Medicaid if you:

- Are at least 65 years old
- Are blind
- Are disabled
- Need medical care
- Individuals are subject to asset limits of \$2,000 for single applicants and \$3,000 for two-person households.

Applicants must also satisfy strict income criteria. Monthly income limits depend on the size of an applicant's household and are based on federal poverty guidelines. If your income is greater than the maximum limit, you might still be able to receive partial assistance by way of shared-cost services. As of May 2022, the income limits for North Carolina Medicaid are:

Family Size	Monthly Income Limit*
1	\$1,506.25
2	\$2,029.42
3	\$2,552.50
4	\$3,075.67
5	\$3,598.83

\*Add \$523 for each additional family member

## North Carolina Drug Card

The free North Carolina Drug Card is the statewide prescription assistance program. Available to all residents of North Carolina, it provides significant discounts on the cost of prescription medications at participating outlets.

### How to Apply

Visit the website to create a membership card, and print a copy to take to the pharmacy. You can also save a copy to your phone or tablet or receive your coupon by email or text message.

### Eligibility

All North Carolina residents are eligible for the North Carolina Drug Card.

## 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

North Carolina residents can access several Medicare Savings Programs that help pay for Medicare premiums, copays and deductibles, as well as some other medical expenses.

- **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 visit your nearest County Department of Social Services office to apply for Medicare Savings Programs in North Carolina. Alternatively, you can call your local DSS office, or contact an advisor from the Senior Health Insurance Information Program (SHIIP) at (855) 408-1212 for assistance.

## Eligibility

To qualify for the Medicare Savings Programs in North Carolina, you must be:

- A U.S. citizen
- A resident of North Carolina
- Eligible for Medicare Part A
- Eligible for Medicare Part B

You must also meet monthly income and asset limits, as detailed in the table below.

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