



## State Resources for Seniors in Ohio

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

Ohio Medicaid ensures all seniors have access to necessary health care services, regardless of income. Those who meet the program's eligibility requirements receive coverage for most necessary medical expenses. Some of these vital medical expenses include primary and emergency care, inpatient hospital care, medical transportation and prescription medications. Other services, including eye care, dental care, mental health care and some therapies are also covered in some circumstances. Regardless of specific needs, Ohio ensures all seniors get prescription drug coverage.

## How to Apply

Seniors who wish to apply for Medicaid may do so by completing an online application. Alternatively, an application can be obtained from local Job and Family Services offices and submitted by mail or in-person, or seniors may apply by phone by calling the Medicaid Consumer Hotline at (800) 324-8680.

## Eligibility

To qualify for Ohio Medicaid, seniors must meet the program's eligibility requirements. As a senior, that means applicants must:

- Be at least 65 years old, blind or legally disabled.
- Be a U.S. citizen or legal resident.
- A permanent Ohio resident.
- Have a Social Security number or be willing to apply for one.
- Require help with activities of daily living.

Applicants cannot have more than \$2,000 in countable assets if they live alone, or \$3,000 if they live with their spouse. Countable assets don't include the applicant's primary home, provided its value is less than \$636,000 but it does include savings accounts, bonds, stocks and burial plots.

Income limits are based on Social Security Income benefit rates. They vary depending on household size and as of 2022, are as follows:

Family Size	Monthly Income Limit*
1	\$841
2	\$1,261
3	\$1,830
4	\$2,208
5	\$2,587

\*Income limits in Ohio can change annually.

## 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

Ohio has several Medicare Savings Programs in place that help seniors pay their out-of-pocket Medicare costs, including deductibles, coinsurance and premiums.

- **Qualified Medicare Beneficiary Program:** This program 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 program 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

Those who receive Medicare can apply for all Medicare Savings Programs by completing a Medicaid application, which can be obtained from their local county's Department of Job and Family Services office. The process may require applicants to attend an in-person interview, which they may send an authorized caregiver or representative to attend in their place.

## Eligibility

Ohio's Medicare Savings Programs are only open to those who meet the state's eligibility guidelines. To qualify for any of these programs, seniors must:

- Be eligible for Medicare Part and B
- Be a full-time resident of Ohio
- Be a U.S. citizen or legal resident

Furthermore, all applicants need to meet the following income requirements:

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