



## State Resources for Seniors in Virginia

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

In addition to providing long-term care waiver services, Virginia's Commonwealth Coordinated Care Plus program offers primary and specialty medical care to seniors and low-income residents who may be unable to afford doctors' visits and other services on their own.

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## Medicaid

Medicaid is a federal entitlement program available to all Americans who have limited resources and are unable to afford the care that they need or have certain medical conditions, such as breast cancer. Basic health benefits are a core part of Virginia's Medicaid program. If you qualify, there are no enrollment costs, premiums or out-of-pocket expenses, unless you need certain services, such as long-term care. Commonwealth Coordinated Care Plus uses a managed care model where benefits are administered by private insurance companies. Members have the freedom to pick their own plan when they enroll and during open enrollment. Available plans depend on your geographic area, but they all cover the following basic health services:

- Primary and specialty care
- Emergency room visits
- Hospital stays
- Prescription medications
- Home health care
- Physical therapy and rehabilitation
- Medical transportation
- Durable medical equipment
- Labs and diagnostics
- Case management
- Behavioral care

## How to Apply

If you're struggling to pay your health insurance premiums or are unable to afford coverage, you can apply for Medicaid online at Virginia CommonHelp or HealthCare.gov. You can also contact your local Department of Social Services office for in-person assistance. For general information, call the CCC Plus Helpline at (844) 374-9159.

## Eligibility

To be eligible for regular Medicaid, you must meet income and asset limits, as well as residency requirements. Certain programs have additional needs-based requirements, but in general, you must:

- Be a Virginia resident and U.S. citizen or qualified national
- Have a need for health insurance
- Meet income and asset limits
- Have a qualifying medical condition or be eligible based on your age or functional needs

To be eligible for Medicaid for the Aged, Blind and Disabled, you must meet the following income limits, which are current as of January 2022.

Family Size	Monthly Income Limit	Asset Limit
1	\$906	\$2,000
2	\$1,221	\$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

If you have a low or moderate income, you may qualify for help through one of Virginia's Medicare Savings Programs. Subsidies may be available to help with your premiums, as well as your deductibles and copays.

- **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

Applications for Medicare Savings Programs are processed by your state’s Medicaid division. You can apply for financial assistance online at Virginia CommonHelp or by contacting your local Department of Social Services office. The Social Security Administration provides a free benefits screening tool, and the agency may send you an outreach letter encouraging you to apply. Virginia’s Insurance Counseling and Assistance Program can provide more information.

## Eligibility for Medicare Savings Programs

To qualify for financial assistance, you must be a current Medicare beneficiary, and your income and assets cannot exceed federal limits. Your home, vehicle and personal belongings are excluded. Virginia also allows you to exclude \$20 of unearned income, \$65 (or \$85) of earned income and half of your remaining earned income.

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

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