



## State Resources for Seniors in Vermont

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

As senior budgets stretch thinner, they must sometimes sacrifice to maintain financial priorities. You should never put off health care to pay other bills and obligations. For this reason, Vermont Medicaid is available to most seniors so they can always get the care they need. This includes emergency room visits, primary care appointments, surgery, vision and dental services.

## Medicaid

Vermont Medicaid provides seniors with resources to help lower health care and prescription drug costs. This state-run entitlement program is available to all seniors who meet the eligibility criteria, regardless of how many are already enrolled.

## How to Apply

Seniors can fill out and submit applications for Vermont Medicaid online or print them from the Vermont Health Connect website. Applicants should mail their completed print applications to the Vermont Health Connect Application and Document Processing Center. You can contact certified assistants to help with the application process. Vermont Health Connect can answer questions about the application at (855) 899-9600.

## Eligibility

To qualify for Medicaid, seniors must be at least 65 years old or prove a qualifying disability. Medicaid also has maximum income and asset guidelines that seniors must fall below to be eligible. These limits vary depending on the type of program:

	Single	Married (single applicant)	Married (both applicants)
Regular Income Limit (outside Chittenden County)	\$1,166	\$1,166	\$1,161
Regular Asset Limit (outside Chittenden County)	\$2,000	\$3,000	\$3,000

<b>Regular Income Limit (in Chittenden County)</b>	\$1,266	\$1,266	\$1,266
<b>Regular Asset Limit (in Chittenden County)</b>	\$2,000	\$3,000	\$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

Vermont seniors needing assistance paying for Medicare deductibles can take advantage of a Medicare Savings Program. Vermont provides these three options.

- **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.

### How to Apply

You can download the Vermont Medicare Savings Program application online. Seniors applying for Medicare Savings Programs and Medicaid for the Aged Blind and Disabled must use a separate application. You can also request one by mail from Green Mountain Care by calling (800) 250-8427. Seniors who need assistance with the application's income portion can contact the Office of the Health Care Advocate at (800) 917-7787. Once completed, mail the application to the DCF Economic Services Division at the address provided on the application.

## Eligibility

In Vermont, only three of the four Medicare Savings Programs are available to seniors. Those who wish to participate must fall within income guidelines, but Vermont does not impose resource limits on applicants. Additional qualifiers include:

- Must be a U.S. citizen or legal permanent resident
- Must be a resident of Vermont
- Must be eligible for Medicare Part A
- Not be enrolled in Medicaid (only for QI)

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,153	\$1,546	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,379	\$1,851	N/A	N/A
Qualified Individual	\$1,549	\$2,080	N/A	N/A