



# State Resources for Seniors in Oregon

At PayingforSeniorCare, we understand that learning about and accessing the assistance you need isn't easy. We created this guide to help seniors and their families learn about the available financial assistance options for senior living and senior care in your state so you can focus on what matters: finding the right senior care for your loved one. In the following resource guide, learn about the financial assistance options for senior care and senior living in your state, what benefits the different programs offer, who is eligible, and how to apply.

# Financial Assistance for Senior Living & Senior Care

Over 4.2 million people reside in Oregon, including nearly 773,000 seniors aged 65 or older who may need services and support to help meet their health or personal care needs. Many older adults prefer care in their homes where they feel most comfortable and connected to their communities. Oregon's seniors struggling with the cost of long-term care have access to several programs that help them pay for the services they need.

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## Medicaid

The Oregon Health Plan is Oregon's Medicaid program and may help pay for some long-term care services for qualifying seniors. Medicaid offers various long-term care services usually not covered by Medicare or traditional health insurance, such as facility-based care or in-home care that helps seniors remain independent and in their homes. There isn't an open enrollment period for the Oregon Health Plan, so you can apply any time.

## How to Apply

Apply online using the Oregon Eligibility system. You can also complete a paper application. Complete, sign and submit these applications by:

- Mailing it to OHP Customer Service, P.O. Box 14015, Salem, OR 97309-5032.
- Fax to 503-378-5628.

For assistance with your Medicaid application, call OHP at (800) 699-9075.

## Eligibility

Anyone applying for Oregon health benefits must show proof they have a Social Security number or they will be denied. Applicants must also meet income and assets limits and:

- Be a resident of Oregon
- Be a U.S. or naturalized citizen

	Monthly Income Limits	Asset Limits
Single Applicants	\$841	\$2,000
Married Applicants	\$1,261	\$3,000

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

## Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

### Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

## Aging and Physically Disabled Waiver

The Aging and Physically Disabled Waiver helps seniors aged 65 or older or adults aged 18 to 64 with physical disabilities who require a nursing facility level of care receive services in their home or a community-based setting. This waiver enables independent living or assisted living by ensuring eligible seniors receive the care they need.

## How to Apply

The Oregon Health Authority monitors and oversees the Aging and Physically Disabled Waiver but the Oregon Department of Human Services operates this home and community-based waiver program. Seniors may apply at their local Oregon Department of Human Services office for the Aging and People with Disabilities, or Area Agencies on Aging office. They may also call 855-673-2372 for assistance.

## Eligibility

To qualify for the Aging and Physically Disabled Waiver, applicants must:

- Be aged 65 or older or physically disabled and aged 18 or older.
- Require a nursing facility level of care.
- Have an income level less than or equal to 300% of the Social Security Insurance Federal Benefit Rate.

## Aging and People with Disability Case Management Freedom of Choice Waiver

The Aging and People with Disability Case Management Freedom of Choice Waiver provides case management to ensure participants receive the medical, educational and social services they need, regardless of funding sources. The agency delivering case management varies based on service area but may include the local Area Agencies on Aging office or the Aged and Physically Disabled offices. The Oregon Tribes and Native American Rehabilitation Association of the Northwest deliver services to participants who are tribal members.

## How to Apply

Seniors may apply at their local Oregon Department of Health Services office for the Aging and People with Disabilities, or contact their local Area Agencies on Aging office. They may also call 855-673-2372 for assistance.

## Eligibility

To qualify, applicants must:

- Be aged 65 or older or physically disabled and aged 18 or older.
- Require a nursing facility level of care.
- Have an income level equal to 300% of the Social Security Insurance Federal Benefit Rate.

# Health Insurance & Prescription Drug Coverage for Seniors

Health and prescription drug coverage are essential to older adults who often experience greater vulnerability to sickness and injuries. Those with limited incomes may find it challenging to cover insurance costs, but Oregon has programs to help.

## Medicaid

Oregon Health Plan offers free or low-cost health coverage for seniors who qualify for Medicaid. This state and federal public assistance program pays for health care services for older adults with low incomes or very high medical bills compared to their income and assets.

## How to Apply

Seniors may apply online or complete a paper Application for Oregon Health Plan Benefits. Paper applications must be signed and submitted by:

- Mail to OHP Customer Service, P.O. Box 14015, Salem, OR 97309-5032
- Fax to 503-378-5628

Applicants can call OHP at (800) 699-9075 for assistance.

## Eligibility

Applicants for Oregon health benefits must provide their Social Security number or they'll be denied. They must meet income and assets limits and:

- Be an Oregon resident
- Be a U.S. or Naturalized citizen

	Monthly Income Limits	Asset Limits
Single Applicants	\$841	\$2,000
Married Applicants	\$1,261	\$3,000

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

## Oregon Prescription Drug Program

The Oregon Prescription Drug Program transitioned to the ArrayRx Discount Card Program on January 1, 2022. Anyone previously enrolled must re-enroll with ArrayRx. However, it's still state-sponsored and authorized by the Oregon Health Authority. The program can save participants up to 80% on generic drugs and 20% on name-brand prescriptions at most pharmacies.

### How to Apply

Applicants can sign up online. You can also enroll by phone at (800) 913-4284 or request help creating an online account by calling (800) 913-4146.

### Eligibility

All Oregon residents qualify and it's free to join. There aren't any age, income or asset restrictions. There also aren't any drug lists or formulas required.

## 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

Medicare Savings Programs help seniors with Medicare pay for their medical care by potentially paying for their Part A and/or Part B premiums, Medicare deductibles, coinsurance and copayments. Eligibility is based on income, with limits changed annually.

- **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

To apply for Medicare Savings Programs, seniors should contact their local health services office for the Aging and People with Disabilities program office. They can also call 855-873-2372 for assistance. If they'd like an application mailed to them, they can call Customer Service at 800-699-9075. However, it's faster to apply online after creating an account. The Oregon Department of Health Services makes application decisions within 45 days of submission.

## Eligibility

To qualify for the various Medicare Savings Programs, you must meet the relevant monthly income and asset limits and be:

- Eligible for Medicare Part A.
- An Oregon resident.
- A U.S. citizen.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	N/A	N/A
Qualified Individual	\$1,529	\$2,060	N/A	N/A
Qualified Disabled Working Individual	\$2,265	\$3,052	N/A	N/A

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



# Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

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## **Social Security**

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

### **How to Apply**

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

### **Eligibility**

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

## **Supplemental Security Income**

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

### **How to Apply**

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

## Eligibility

SSI has the following eligibility requirements:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.