



State Resources for Seniors in Washington

Seniors can benefit from a variety of programs and services offered by their state governments, but they may not know where to access these resources. This guide covers the benefits, eligibility requirements, and application processes for financial assistance resources for healthcare and prescriptions, medical equipment, senior living and senior care, home-related expenses, and food and nutrition available to seniors in your state. Find the type of assistance you need and read about the options for seniors in your state.

Financial Assistance for Senior Living
& Senior Care

Health Insurance & Prescription Drug
Coverage for Seniors

Cash Assistance Programs for Seniors

Assistance at Home

Free Used Medical Equipment

Food Assistance Programs for Seniors



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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.

Financial Assistance for Senior Living & Senior Care

Washington is a popular retirement destination that's home to more than 1.2 million seniors. While most adults spend years planning for their retirement, it can be more difficult to estimate the cost of long-term care, since your needs can change over time. Across the state, the cost of long-term care, including home health care and assisted living, exceeds \$6,000 per month. Fortunately, financial assistance is available through Medicare, Medicaid and various waiver programs.

Medicaid

Washington's Medicaid program is known as Apple Health. It provides medical care and various long-term services and supports to low-income families, disabled adults and seniors who meet certain requirements. Medical care, including prescription drug coverage, is an entitlement available to individuals who meet certain financial requirements. Medicaid also covers nursing home care and certain optional services that can give you more freedom over where you live and where you receive care.

How to Apply

There are several application options, depending on your preferences and whether you're applying for regular or aged-based Medicaid. To apply for long-term care or Classic Medicaid for the Aged, Blind or Disabled, you can:

- Visit Washington Connection to apply online.
- Complete a paper application to return by mail or fax.
- Call the customer service hotline at (877) 501-2233.

Visit a DSHS Community Service Office or Home and Community Services Office. If you're aged 64 or younger and don't have a disability, you can choose from the following application options:

- Call the Customer Support Center at (855) 923-4633.
- Apply online using the Washington HealthPlanFinder.
- Complete a paper application.
- Contact a Health Benefit Exchange Navigator for in-person assistance.
- Download the WAPlanFinder app to apply with your smartphone.

Eligibility

Medicaid is a needs-based program, so eligibility depends on a variety of factors, including your age, health, household income and financial resources. While there are strict income limits for regular Medicaid and Medicaid for the Aged, Blind and Disabled, there are expanded eligibility pathways for medically needy adults and individuals who are disabled or require a nursing home level of care. You may also be able to transfer excess assets to a spouse or spend part of your income on medical care.

Regular Medicaid, Up to Age 65

Family Size	Monthly Income Limit
1	\$1,507
2	\$2,030
3	\$2,553
4	\$3,076
5	\$3,599

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.

Community Options Program Entry System Waiver

Apple Health covers personal care, in-home assistance and related supports through its Medicaid state plan and several waivers. The state's primary waiver for home- and community-based services is the Community Options Program Entry System (COPES). This waiver has provisions for self-directed residential care and agency-based services that are coordinated by a professional care manager. Individuals who qualify for COPES are also eligible to receive personal care services covered by the Community First Choice program. Here are a few of the community-based services that are included:

- Adult day health care
- Assistive technology
- Community transitions
- Environmental modifications
- Home-delivered meals
- In-home care
- Physical therapy
- Skilled nursing
- Training for self-directed care management
- Medically necessary transportation

How to Apply

You can apply for COPES online through the Washington Connection application portal or through your local DSHS Home and Community Services (HCS) office. You'll also be considered for this program when you apply for Apple Health Long-Term Care or Medicaid for the Aged, Blind and Disabled. For more information, contact your Area Agency on Aging or the customer service support center at (800) 422-3263.

Eligibility

Medicaid waivers, such as COPES, have expanded income and asset limits, and they cover many optional home- and community-based services that aren't normally available through Medicaid. Covered services are based on a functional needs assessment.

To qualify for this program, you must require a nursing home level of care and meet the following income and asset limits, which are based on 300% of the Federal Poverty Rate. Some personal property is exempt, and the state excludes a \$72 personal needs allowance and funds needed to pay for your Medicare premiums. Your estate may be responsible for reimbursing the state for the cost of the long-term care you receive.

	Monthly Income Limit	Asset Limits
Single Applicant	\$2,523	\$2,000
Married, One Spouse Applying	\$2,523 for applicant	\$2,000 plus \$137,400 for a non-applicant spouse
Joint Applicants	\$2,523 per spouse	\$3,000

Health Insurance & Prescription Drug Coverage for Seniors

According to the Centers for Medicare and Medicaid Services, annual health care spending in the United States exceeds \$12,500 per person. If you depend on a fixed income, it can be difficult to pay for the cost of premiums and other essential items, such as food, housing and transportation. Adults who are uninsured or struggling to pay for insurance may qualify for financial assistance through Medicaid.

Medicaid

Individuals who qualify for Apple Health based on their age, health or financial situation are entitled to a comprehensive array of basic medical services, as well as prescription drug coverage and optional long-term services and supports. If you're aged 65 and older, your Medicaid and Medicare benefits can work together, and the state may cover your Part B premiums, as well as other out-of-pocket expenses. Here are a few of the medical services that are included in all Medicaid plans:

- Primary and specialty care
- Emergency medical services
- Limited dental and vision
- Behavioral health care
- Prescription drug coverage
- Labs and diagnostics
- Transportation to doctors' appointments

How to Apply

You can apply for Apple Health online at [HealthCare.gov](https://www.healthcare.gov) or through the Washington Connection application portal. Paper applications for individuals who are aged 65 or older can be downloaded and completed at your convenience, and assistance is available over the phone at (877) 501-2233. If you're aged 64 or younger, call (855) 923-4633 for more information.

Eligibility

To qualify for Medicaid, you must be a Washington resident and U.S. citizen or qualifying noncitizen. Your financial situation must be characterized as low income or very low income. Income limits can be as low as \$841 per month for regular Medicaid for the Aged, Blind and Disabled, but there are a number of exemptions. If you have

excess income, you may be able to spend it on qualifying medical bills. You may also be able to move assets into a trust.

Family Size	Monthly Income Limit	Asset Limits
1	\$841	\$2,000
2	\$1,261	\$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

Medicare Savings Programs help beneficiaries manage their out-of-pocket costs. Depending on your income, you may qualify for assistance with your premiums, deductibles or 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

If you live in Washington, you can apply for a Medicare Savings Program online at WashingtonConnection.org. Alternatively, you may complete a paper application and return it to the Department of Social and Health Services Customer Service Center or your local Community Services Office. The application process is the same for all Medicare Savings Programs. Your income will determine which programs, if any, you qualify for.

Eligibility for Medicare Savings Program

To qualify for one of the state's Medicare Savings Programs, you must be a Washington resident and a current Medicare beneficiary. The level of financial assistance you receive depends on your income. Retirees who earn up to \$1,529 per month, or \$18,348 per year, qualify for limited assistance.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	\$8,400	\$12,600
Qualified Individual	\$1,529	\$2,060	\$8,400	\$12,600
Qualified Disabled Working Individual	\$2,265	\$3,072	\$4,000	\$6,000

*These limits are current as of 2022 but often change annually. 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.

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:

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

Assistance at Home

Whether you're falling behind on your utility bills or struggling to pay your property taxes, numerous state and federal programs can help. The following initiatives can help you remain in the comfort of your own home while controlling planned and unplanned expenses.

Eligibility	Contact	Description
Home Repair Programs		
<ul style="list-style-type: none"> Grants and free home repairs are available to seniors, disabled adults and low-income families. Certain programs may require you to live in a designated area. 	211	Washington offers numerous home repair programs, including grants and deferred-payment loans. Funds are administered by Area Agencies on Aging and various county offices. Nonprofits, such as Habitat for Humanity and Rebuilding Together, can also help you complete necessary home repairs and modifications.
Low-Income Home Energy Assistance Program		
<ul style="list-style-type: none"> Your household income cannot exceed 150% of the federal poverty level. You must provide proof of identity, place of residence and energy bills. 	Find a Local Agency	LIHEAP is a federal program that provides one-time payments to help low-income households pay their utility bills and prevent disconnection. It can even help with the cost of heating or cooling repairs, as well as new equipment, in some cases.
Low Income Household Water Assistance Program		
<ul style="list-style-type: none"> Eligibility is based on your household income and water and sewer costs. 	Find a Local Agency	Households that are eligible for LIHEAP also qualify for help with their water bills. Payments are made directly to your utility provider to prevent disconnection or restore your water and sewer service.
Weatherization Program		
<ul style="list-style-type: none"> Weatherization assistance is available to qualifying low-income households. 	Find a Local Agency	Washington's Weatherization Assistance Program relies on state and federal funding, as well as matching payments from utility companies. It helps with energy-efficient upgrades that can lower your utility bills and improve your health and safety, such as installing insulation and sealing air leaks.

Property Tax Exemption for Senior Citizens and People with Disabilities

- You must be aged 61 or older, disabled or a qualifying surviving spouse or partner.
- You must earn no more than 65% of the median income for your county.

Contact Your
County Assessor

The Washington State Department of Revenue offers a property tax exemption, as well as a deferment program, to seniors and disabled adults. This program can reduce your school taxes and freeze your property's assessed value starting the first year that you qualify.

Lifeline Program

- Annual income can't exceed \$28,500 for a one- or two-person household
- At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP)

Contact your
telephone
company to begin
the application
process

The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.

Free Used Medical Equipment

Numerous organizations provide free and low-cost medical equipment to seniors and disabled adults. These programs support individuals who are uninsured or have limited coverage. Most lending closets let you borrow items for up to 90 days at no cost.

Eligibility	Contact	Description
KC HELP		
<ul style="list-style-type: none"> KC HELP serves individuals in need across the Kitsap Peninsula and Tri-Cities. 	(509) 212-0900	Knights Community Hospital Equipment Lend Program provides hospital-quality medical equipment to more than 200 clients every month, including scooters, walkers, lifts, hospital beds, wheelchairs and mobility aids.
Medical Equipment Bank		
<ul style="list-style-type: none"> This lending closet serves residents of Lacey, Olympia and the surrounding areas who are in need of medical equipment. 	(360) 456-8810	Sponsored by the Thurston-Mason Council on Aging, the Medical Equipment Bank provides refurbished and gently used medical equipment. You can request durable items, such as beds, wheelchairs and walkers, as well as medical supplies.
ECHHO		
<ul style="list-style-type: none"> ECHHO serves all Jefferson County residents in need. 	(360) 379-3246	Based in Port Townsend, ECHHO provides free medical equipment loans and an array of supportive services to help seniors and disabled adults live independently. Available items include walkers, canes, crutches, bedside commodes, shower chairs and more.
Helpline House		
<ul style="list-style-type: none"> This social services organization serves residents of Bainbridge Island. 	(360) 329-2461	Helpline House partners with the Knights of Columbus to provide free medical equipment, including walkers, canes, crutches and wheelchairs, to residents in need.

Meyer Medical Equipment Center		
<ul style="list-style-type: none"> • Medical equipment is available to disabled residents in need • There are no eligibility requirements. 	(425) 628-1751	Sponsored by Bridge Disability Ministries, the Meyer Medical Equipment Center operates locations in Bellevue and Tukwila. This interfaith charity accepts, refurbishes and distributes nearly 7,000 medical devices annually.
Caring Closet		
<ul style="list-style-type: none"> • Caring Closet serves older adults and other individuals in need. 	(360) 258-0039	Located in Vancouver, Caring Closet provides free durable medical equipment to individuals across Clark County, including hospital beds, shower chairs and benches and continence supplies.
Medical Equipment Loan-Out Program		
<ul style="list-style-type: none"> • This local lending closet provides medical equipment loans to residents of Kittitas County and the surrounding areas. 	(509) 962-9620	Operated by Central Washington Disability Resources, the Medical Equipment Loan-Out Program provides wheelchairs, walkers, crutches and mobility aids, as well as bedside commodes and other items.
Kingston Cares		
<ul style="list-style-type: none"> • Equipment loans are available to seniors and at-risk individuals in Kitsap County. 	fbranchflower@comcast.net	Kingston Cares' Medical Equipment Lending program provides a variety of donated equipment, including transfer chairs, leg braces, canes, knee scooters, blood sugar monitors, wheelchairs and various accessories.

Food Assistance Programs for Seniors

According to the United Health Foundation, more than 11% of seniors in Washington are at risk for hunger and food insecurity. Thanks to state and federal funding, seniors in Washington qualify for numerous nutrition assistance programs. The following resources provide vouchers, pantry staples and meal deliveries.

Meals on Wheels

Meals on Wheels chapters are located across Washington. These nonprofit organizations prepare and deliver daily and weekly meals. Each meal provides one-third of seniors' daily nutritional requirements. Meals on Wheels also offers wellness and safety checks, and some organizations even deliver pet food and holiday gifts. In Washington, these programs are typically operated at the county level.

	Area Served	Address	Phone Number
Meals on Wheels People	Clark County	7710 SW 31st Avenue, Portland, OR 97219	(503) 736-6325
Sound Generations	King County	2208 Second Avenue, Suite 100, Seattle, WA 98121	(206) 448-5767
Meals on Wheels Kitsap	Bremerton/Kitsap County	2817 Wheaton Way, Suite 208, Bremerton, WA 98310	(360) 377-8511
Skagit County Senior Services	Skagit County	P.O. Box 693, Mount Vernon, WA 98273	(360) 416-1500
People for People	Yakima	1008 W. Ahtanum Road, Suite 3, Union Gap, WA 98903	(509) 426-2601
Catholic Community Services	Pierce County	100 23rd Avenue S, Seattle, WA 98144	(253) 474-1300
Lutheran Community Services	Tacoma/South Puget Sound	3848 S. Junett Street, Tacoma, WA 98409	(253) 272-8433
Homage	Lynnwood	5026 196th Street SW, Lynnwood, WA 98036	(425) 347-1229
Mid-Columbia Meals on Wheels	Tri-cities/Benton and Franklin counties	1824 Fowler Street, Richland, WA 99352	(509) 735-1911
Senior Services for South Sound	Thurston and Mason counties	222 Columbia Street NW, Olympia, WA 98501	(360) 586-6181 ext. 124

Food Pantries

Food pantries are a lifeline for seniors and families who are unable to comfortably afford food and personal care items. Contact one of the following organizations to access food boxes and pantry staples.

	Area Served	Address	Phone Number
Food Lifeline	Seattle	815 S. 96th Street, Seattle, WA 98108	(206) 545-6600
Second Harvest Inland Northwest	Spokane and Northeast Washington	1234 E. Front Avenue, Spokane, WA 99202	(509) 534-6678
Volunteers of America Western Washington	Everett and Sultan	1230 Broadway, Everett, WA 98201	(425) 259-3191 ext. 13014
Northwest Harvest	Yakima, Kent, Spokane	P.O. Box 12272, Seattle, WA 98102	(800) 722-6924

Government Assistance Programs

Washington operates several nutrition assistance programs that target seniors, low-income families and other at-risk groups. Eligibility is typically based on your age, household income and personal needs.

	Area Served	Address	Phone Number
Senior Farmers Market Nutrition Program	Select Markets in Eastern and Western Washington	4450 10th Avenue SE, Blake West, Lacey, WA 98503	(800) 422-3263
State Food Assistance Program (FAP)	Statewide	See Local Listings	(877) 501-2233
Commodity Supplemental Food Program	Statewide	Find Local Programs	(360) 902-1800
Senior Nutrition Program	Statewide	4450 10th Avenue SE, Blake West, Lacey, WA 98503	(800) 422-3263