



State Resources for Seniors in Tennessee

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



State Resources for Seniors in Tennessee

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

According to figures from the Administration for Community Living, nearly 70% of people who were 65 and older in 2020 will eventually spend time in a long-term care facility. This can be a nursing home or an assisted living community, and up to 20% of seniors will stay for more than five years. The cost of this can be immense, which makes it hard for many seniors to afford. If you have retired on a fixed income, you might have trouble finding the care you need.

Older adults in Tennessee can get assistance from a number of local sources. Government aid and private nonprofits are both available to help manage the cost of care, and seniors who qualify for assistance get the support they need to stay healthy and safe. If you're planning for senior care, these resources can be just what you need.

Medicaid

Medicaid is a joint federal-state program that delivers affordable health services to low-income beneficiaries throughout the state. The Medicaid program in Tennessee is known as TennCare. This program helps countless seniors across the state get low-cost and free medical services, durable medical equipment and medically necessary care services. If you are eligible for the program, you can use TennCare to help pay for vital senior care services.

How to Apply

The fastest way to apply for TennCare is online, through TennCare Connect, the state's web benefits portal. You can also call (855) 259-0701 for help with your application or submit a paper form to your local human services office or Area Agency on Aging. You can also download and print out an application and submit it by mail.

Eligibility

You may be eligible for TennCare coverage if you are a U.S. citizen, a resident of Tennessee and have a qualifying medical condition. You may have a qualifying medical need if you are:

- Age 65 or older
- Blind, visually impaired or otherwise disabled
- Currently living in a residential care facility, such as a nursing home

TennCare also uses a financial needs test to establish applicants' eligibility for benefits. In 2022, the income and asset limits for TennCare are:

	Income Limit	Asset Limit
Single Adult	\$2,523	\$2,000
Married, One Spouse Applying	\$2,523 a month (applicant), \$3,435 a month (non-applicant spouse)	\$2,000 (applicant), \$137,400 (non-applicant spouse)
Married, Both Applying	\$5,046 a month (both combined)	\$4,000

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.

Medicaid Assisted Living Waiver

Medicaid does not pay for nonmedical treatments, which can leave beneficiaries on their own for various care-related expenses. TennCare's beneficiaries can apply for an Elderly and Disabled waiver, which helps pay the cost of nonmedical senior care services. The services paid for can be a valuable support if you live on your own at home or in an assisted living facility. The waiver also provides extra services, such as caregiver help, transportation costs and some equipment and home modifications.

How to Apply

You can apply for a waiver through the benefits coordinator at your residential care facility. You can also apply for yourself through your TennCare health plan (MCO). If you do not have TennCare, you can apply through your local Area Agency on Aging and Disability (AAAD). You can find the office for your area by calling (866) 836-6678.

Eligibility

To get a TennCare CHOICES waiver, you have to meet all four of the program's eligibility criteria. You must be:

- An adult aged 20 or over
- A resident of Tennessee and willing to receive services in your home or at a state-licensed assisted living community
- In need of nursing home-level services and willing to waive placement in a care facility to accept a lower level of care
- Financially eligible for TennCare and able to meet the income and asset guidelines set for the state's Medicaid program

All of these factors are subject to verification during your intake process. You may be asked to provide proof of your age with a state-issued ID, which can also be used to establish residency for the application process. Your health condition may have to be verified by a medical examination by your doctor, who can also help determine whether all of your health and safety needs can be met with the level of care provided under waiver services.

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

Medicaid is the low-income health insurance plan that most financially needy seniors turn to to help with the high cost of medical bills. TennCare pays some or all of the cost for medically necessary treatments, procedures and some medical equipment. Some mental health services and transportation assistance are also potentially covered benefits under the TennCare umbrella.

How to Apply

You can apply for TennCare online or via a downloadable paper application. Call (855) 259-0701 to speak with a program intake worker about your case and for help applying for coverage. You might also apply for coverage through a local Area Agency on Aging, which can assist you with understanding your TennCare benefits, organizing your documents, and filing the paperwork to apply.

Eligibility

In addition to your residency, citizenship and medical need requirements, TennCare also screens new applicants for financial eligibility. To qualify for Medicaid in Tennessee, you have to have income and assets at or below the threshold limits for coverage, which are periodically adjusted upward.

In 2022, the income and asset limits for TennCare coverage are:

	Income Limit	Asset Limit
Single Adult	\$2,523	\$2,000
Married, One Spouse Applying	\$2,523 a month (applicant), \$3,435 a month (non-applicant spouse)	\$2,000 (applicant), \$137,400 (non-applicant spouse)
Married, Both Applying	\$5,046 a month (both combined)	\$4,000

Your TennCare intake worker will likely verify your financial condition by reviewing various supporting documents. Having these documents ready when you submit your application can make the process go as quickly as possible. Documents to have on hand include:

- State-issued ID and a Social Security card to establish residency and citizenship
- Pay stubs, bank statements and other proofs of income
- Stock certificates, bond statements, title deeds and additional proofs of assets
- Transfer documents showing any major transactions you may have engaged in for the last three years
- A signed statement from your doctor about your medical need for care or proof you are age 65 or over to establish needs-based eligibility

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

Tennessee has several Medicare Savings Programs that can help you pay for various care-related expenses. These can include Medicare deductibles, copays and other out-of-pocket costs.

- **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

You can apply for the QMB, SLMB or QI program directly through your Medicare provider by visiting the TennCare website and submitting your application. Applications can also be submitted through an Area Agency on Aging. If you need help with the application process or advice on which program you need and how to qualify, you can call a program worker at (855) 259-0701.

Eligibility

You may be eligible to participate in a Medicare Savings Program in Tennessee if you qualify for Medicare Parts A and B, are a permanent resident of the state and a U.S. citizen, and you meet the state's financial standards. Tennessee requires applicants to have an income of 100-120% of the federal poverty line. These requirements are listed in the table below:

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,288	\$2,576	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,288	\$2,576	\$8,400	\$12,600
Qualified Individual	\$1,288	\$2,576	\$8,400	\$12,600
Qualified Disabled Working Individual	\$1,288	\$2,576	\$8,400	\$12,600

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

Seniors in Tennessee can get help from a number of nonprofits to stay independent and safe at home. These programs offer aid for seniors with issues ranging from legal aid and utility bills to property tax and home mobility modifications.

Eligibility	Contact	Description
Legal Aid		
<ul style="list-style-type: none"> Anybody in Tennessee who needs legal aid may be eligible for a short telephone consultation with a lawyer. Seniors and people with pressing legal needs are given priority. 	(888) 395-9297	The Tennessee Alliance for Legal Services works with private legal nonprofits to provide free legal advice and aid to seniors. Lawyers can help seniors with housing, estate planning, long-term care and advance directives. Referrals to local legal help are also available through the hotline.
Lifeline		
<ul style="list-style-type: none"> Customers must have an eligible phone or internet line in the state of Tennessee and meet the program's income eligibility guidelines. You may earn up to 120% of the federal poverty line to be eligible for Lifeline in Tennessee. 	(800) 921-8101	Lifeline provides a discount for eligible Tennessee customers who need help with their phone and internet bills. Once you enroll in the program, your discount is automatically applied to your bill. One enrollment is allowed per household, and benefits are not transferable.
Home Modifications		
<ul style="list-style-type: none"> To get a home modification loan, you must own a home in Tennessee and have a financial need for assistance. You must also have a medical or disability-related need for home safety or access modifications. 	(615) 815-2200	The Tennessee Home Modification program provides state-backed home improvement loans seniors can use to upgrade their home's safety and access. Loan amounts can be as high as \$25,000 at a 5% interest rate.

Property Tax Relief

- Eligible applicants must be seniors age 55 and over, own their own home and meet the state's low-income guidelines. It is necessary to submit an application and be approved before the first disbursement can be issued.

(615) 747-8858

Tennessee's Division of Property Assessments helps senior homeowners with an annual direct payment to help offset the cost of their property taxes. Amounts vary depending on the value of your house and the area of the state where you live.

MyRide TN Senior Volunteer Transportation

- Participants must be seniors aged 60 and over with a financial need for volunteer transportation.

(731) 668-6403

MyRide TN provides free and discounted volunteer transportation for seniors throughout the state who need a ride for medical and personal trips. The volunteer network is limited but expanding, and preference for rides is given to seniors who need help getting to medical office visits.

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

Durable medical equipment is a potentially costly investment for many seniors. Mobility aids, such as walkers and wheelchairs, as well as safety equipment and medical appliances, may be necessary for you to stay safe at home. Medicaid generally pays for these devices when they're medically necessary, but the process can be slow and leave you with heavy copays. These equipment banks have durable medical equipment on hand and can lend you the devices you need until your prescribed aids come through. Some also offer discount sales on used equipment and informative demonstrations of how to use your new devices.

Eligibility	Contact	Description
ALS Association Tennessee Chapter - Equipment Program & Loan Closet		
<ul style="list-style-type: none"> Must join ALS and request equipment through the society 	(301) 978-9855	ALS Association has a large inventory of durable medical equipment to lend out to members and a robust financial aid program to help registered members buy new equipment that might not be in stock. Equipment loans are offered at no cost to members.
Tennessee Technology Access Program (TTAP) - Device Loan & Device Reutilization		
<ul style="list-style-type: none"> Must live in Tennessee and have a disability 	(800) 732-5059	TTAP operates statewide to provide access to needed assistive technology. The program links together more than 30 local groups to cover the state and maintain the largest possible inventory. TTAP volunteers also demonstrate technology for users and may be able to deliver to members' homes.
Project ProCure		
<ul style="list-style-type: none"> Must pass a pre-application screening for financial need 	(877) 377-2762	Project ProCure provides support to underserved and impoverished Tennesseans who have a medical need for assistive technology and no means to pay for it themselves. Inventory includes specialty vehicles and hearing aids.

Food Assistance Programs for Seniors

Getting the right nutrition is a critical part of staying healthy, especially when you have chronic medical conditions you have to manage. Unfortunately, many seniors struggle to keep up with their dietary needs. For some, it's a simple cost issue, while for others, it can be a problem physically leaving the house to go shopping. Some seniors have both problems, and their nutrition suffers as a result.

Fortunately, many resources can help support seniors in Tennessee with free or discounted food supplies, meal deliveries and direct food subsidies. The tables below list several of these, separated into delivery, grocery and government resources.

Meals on Wheels

Meals on Wheels operates through a nationwide network of providers to combat hunger and isolation, particularly among seniors with a low income. Program volunteers visit their clients with prepared meals and sometimes food supplies they can prepare for themselves. Volunteers may also perform daily check-ins and some other support services for the public they serve.

Program	Area Served	Address	Phone
Southwest Tennessee AAAD	Southwest Tennessee	102 East College St., Jackson	(731) 668-7112
Northwest Tennessee AAAD	Northwest Tennessee	124 Weldon Dr., Martin	(731) 587-4213
Greater Nashville AAAD	Nashville	220 Athens Way Suite 200, Nashville	(615) 862-8828
Upper Cumberland AAAD	Cookeville	1104 England Dr., Cookeville	(931) 432-4111

Food Pantries

Food pantries usually open once or twice a week to serve local seniors and families with bags or boxes of groceries. Food is available for free, though many food pantries suggest a nominal donation amount from those who can afford to pay. Food pantries typically allot their packages according to need, prioritizing emergency cases and people with young children. You may have to make a reservation or be prepared to wait in line during a food pantry's limited hours of operation.

Program	Area Served	Address	Phone
Fentress County Food Bank	Allardt	P.O. Box 508 Allardt	(931) 879-1934
Chattanooga Area Food Bank	Chattanooga	2009 Curtain Pole Road Chattanooga	(423) 622-1800
Emergency Services Food Pantry Church Hill	Church Hill	Church Hill Shopping Center Church Hill	(423) 357-7228
Your Daily Bread Food Bank	Clarksville	131 Dean Dr Clarksville	(931) 551-9200
Warren County Emergency Food Bank	Coalmont	314 W Morford St McMinnville	(931) 212-7936
One Generation Away	Franklin	320 Premier Court, Suite 218 Franklin	(615) 538-7413
Second Harvest Food Bank of Northeast Tennessee	Gray	127 Dillon Ct. Gray	(423) 477-4053
Shepherd's Center Food Pantry & Thrift Store	Greeneville	306 East Main Street Rogersville	(423) 272-4626
Bayside Care Center	Harrison	6100 Hwy 58 Harrison	(423) 344-8327
FISH Hospitality	Knoxville	122 West Scott Avenue Knoxville	(865) 971-4000
The Little Free Pantry	Martin	116 Clearwater St Martin	(731) 819-4326
River Oaks Community Church	Maryville	1220 Brown School Rd Maryville	(865) 980-9088
Cannon County Emergency Food Bank	McMinnville	P.O. Box 298 Woodbury	(615) 563-1328
Mid-South Food Bank	Memphis	239 S. Dudley Street Memphis	(901) 527-0841

Jesus Provisions Ministries and Care Center	Mt Juliet	505 Sunset Ct Mt Juliet	(615) 424-9422
Rutherford County Emergency Food Bank	Murfreesboro	211 Bridge Ave Murfreesboro	(615) 624-7297
Visitation Hospital Foundation	Nashville	2500 21st Ave South Nashville	(615) 673-3501
Grace Episcopal Church - Patriots' Community Kitchen	Paris	103 South Poplar Street Paris	(731) 642-1721
Bledsoe County Community Food Bank	Pikeville	384 Cumberland St Pikeville	(423) 447-3325
Shepherd's Center Food Pantry & Thrift Store	Rogersville	306 East Main Street Rogersville	(423) 272-4626
Smyrna-Lavergne Food Bank	Smyrna	130 Richardson St Smyrna	(615) 355-0697
Shepherd's Corner Food Pantry & Thrift Store	Sneedville	155 Main Street Sneedville	(423) 733-1505
Springfield Robertson County Emergency Food Bank	Springfield	P.O. Box 422 Springfield	(615) 384-9759

Government Assistance Programs

Government assistance programs are a very effective way to deliver nutritional support on a large scale. Seniors throughout Tennessee can sign up for these programs to receive either cash aid or food vouchers that give them as much control as possible over what they buy and where they shop.

Program	Area Served	Address	Phone
SNAP	Statewide	Contact your local human services office or Area Agency on Aging.	(615) 313-4700
Families First	Statewide	Contact your local human services office or Area Agency on Aging.	(866) 311-4287