



## State Resources for Seniors in Iowa

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

Life expectancy has increased dramatically over the past 40 years and is set to continue rising to 85.6 years of age by 2060. With people living longer, the chances are that many will require some form of long-term care to maintain their quality of life. Whether that need is a nursing home, in-home care or assisted living, many adults are unsure how they'll cover the costs of these services.

Fortunately, Iowan retirees have access to a variety of financial assistance programs to help cover long-term care costs. These programs can be used to pay for some or all expenses associated with living a full and healthy lifestyle.

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## Medicaid

Medicaid is the state's health insurance program for low-income residents administered by the Iowa Department of Human Services (DHS). Medicaid covers the costs of health care, including a stay in a nursing home for those medically requiring that level of care.

## How to Apply

To apply for Iowa Medicaid, seniors should complete an online application at the DHS Services Portal. Alternatively, application forms can be printed and the completed form sent to Imaging Center 4, PO Box 2027, Cedar Rapids, Iowa 52406.

If you require nursing home care, you should apply for Nursing Facility Medicaid. Additional forms need to be submitted, including a Level of Care Assessment which needs to be completed by a medical professional.

For help with the application or to apply in person, visit your local DHS office.

## Eligibility

To be considered for Iowa Medicaid, Iowan seniors must meet certain criteria:

- Be aged 65 or older or registered as disabled or blind
- Be a U.S. citizen, permanent resident or legal alien

- An Iowa resident
- Be deemed low-income by meeting the financial limits below

	Annual Income Limits for Medicaid	Annual Income Limits for Nursing Facility Medicaid	Asset Limits
<b>Single Applicants</b>	\$10,092	\$30,276	\$2,000
<b>Married Applicants</b>	\$15,132	\$60,552	\$3,000

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

For financial assistance with nursing home care, seniors also need to be medically assessed as requiring the skilled nursing level of care.

## 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.

## Home and Community-Based Services (HCBS) Elderly Waiver

Seniors requiring nursing home care and can safely remain in their own homes, or in an assisted living community, can apply for the Home and Community-Based Services (HCBS) Elderly Waiver. The level of financial assistance provided is decided on an individual basis. Beneficiaries take an annual assessment that determines the required coverage and level of services. Coverage may include assistance with paying the costs associated with assisted living, adult day care, home health aides, emergency response systems and home-delivered meals.

### How to Apply

Applicants can visit the DHS Services Portal. Once there, users can check their pre-screening options, or begin the application and verification process. Alternatively, applicants can download an application form and mail the completed form to Imaging Center 4, PO Box 2027, Cedar Rapids, Iowa 52406. Seniors can also apply in person at their county DHS office.

The Iowa HCBS Elderly Waiver has a limited number of slots. If none are available at the time of their acceptance to the program, successful applicants may be placed on a waiting list. For more information and for help with applying, call (800) 338-8366.

### Eligibility

To be eligible for the HCBS Elderly Waiver, seniors must be:

- 65 years or older.
- A U.S. citizen, permanent resident or legal alien.
- A resident of Iowa.
- Assessed by the Iowa Medical Services Unit as requiring the level of care provided by a nursing home.

In addition to the above, applicants must meet the same financial constraints required for Iowa's Nursing Facility Medicaid.

### 2022 Income Limits for HCBS Elderly Waiver

	Annual Income Limits	Asset Limits
Single Applicants	\$30,276	\$2,000
Married Applicants	\$60,552	\$3,000

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

# Health Insurance & Prescription Drug Coverage for Seniors

Iowa seniors have access to a number of programs to help them pay for health care services and prescription medicines. In addition to Medicaid and Medicare, seniors residing in certain counties may be eligible for the Program of All-Inclusive Care for the Elderly.

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## Medicaid

Iowa Medicaid helps low-income seniors pay for a wide range of medical and health care services, such as dental treatment, doctor visits, non-emergency medical transportation, therapy services and prescription drugs.

### How to Apply

Seniors can apply for Iowa Medicaid online using the DHS Services Portal. Application forms can also be printed and then mailed or delivered in person at a local DHS office.

### Eligibility

Eligibility for Iowa Medicaid is based on your personal and financial circumstances. Applicants must be:

- A U.S. citizen and a resident of Iowa.
- Aged 65 years or older, blind or disabled.
- Have an income that is at or below 133% of the Federal Poverty Level (FPL).

### 2022 Iowa Medicaid Income Limits

	Annual Income Limits	Asset Limits
Single Applicants	\$10,092	\$2,000
Married Applicants	\$15,132	\$3,000

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

## Program of All-Inclusive Care for the Elderly (PACE)

Iowa seniors requiring nursing home care may be eligible for the Program of All-Inclusive Care for the Elderly (PACE). The program provides community-based health care support to adults aged 55 and older. PACE operates a number of centers across the state with an on-site clinic offering medical care and prescription drugs. Other services offered by PACE include dental, audiology and hospital inpatient and laboratory services.

### How to Apply

Seniors interested in applying should contact their regional PACE program.

### Eligibility

Iowa seniors interested in joining PACE must be:

- Aged 55 or over.
- Meet the state criteria for nursing facility level of care.
- Be able to live safely in the community with help from a PACE center.
- Be eligible for Medicaid and/or Medicare
- Live in one of the following counties:
  - Harrison
  - Mills
  - Pottawattamie
  - Boone
  - Dallas
  - Jasper
  - Marshall
  - Madison
  - Marion
  - Polk
  - Story
  - Warren
  - Cherokee
  - Monona
  - Plymouth
  - Woodbury

## 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

Iowa offers four Medicare Savings Programs to help low-income seniors pay their Medicare expenses, such as deductibles, premiums and coinsurance.

- **Qualified Medicare Beneficiary:** 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 any of the Medicare Savings Programs, contact your local Department of Human Services office. Alternatively, visit the DHS Services Portal, create an account and complete an online application. For more information and help in applying, call the DHS help center at (855) 889-7985.

## Eligibility

To qualify for QMB, SLMB, QI or QDWI, you must be eligible or already receiving Medicare Part A and/or Part B. In addition, your income and assets must not exceed certain limits. The criteria are different for each program as detailed in the table below.

	Single Monthly Income Limits	Married Income Monthly Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,153	\$1,546	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,379	\$1,851	\$8,400	\$12,600
<b>Qualified Individual</b>	\$1,549	\$2,080	\$8,400	\$12,600
<b>Qualified Disabled Working Individual</b>	\$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



# 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.