



# State Resources for Seniors in Montana

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

According to the Office of the Assistant Secretary for Planning and Evaluation, more than 50% of all adults aged 65 and over will experience serious long-term care needs and use paid care services at some point. Although such care is often essential for senior health, many older adults have concerns regarding their ability to pay for long-term care services.

Fortunately, Montana seniors can access programs to help cover at least some of their care costs. These programs can help older adults obtain necessary care and services, even if they can't afford the entire cost of care on their own. Seniors may receive funding for the full cost of care or financial assistance to bridge the gap between what they can afford and the total cost.

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## Medicaid

Montana's Medicaid program may cover nursing facility care and some home health care services for eligible seniors. Nursing home Medicaid also covers the costs of room and board. To qualify, individuals may need a medical assessment.

## How to Apply

You can call the Cover Montana Helpline at (844) 682-6837 or the Health Insurance Marketplace hotline at (800) 318-2596 to apply for Montana Medicaid over the telephone. Alternatively, you can apply online through the national HealthCare.gov website.

## Eligibility

You may qualify for Montana Medicaid if you:

- Are aged 65 or older
- Are blind or disabled
- Satisfy functional level of care criteria

Medicaid also has strict financial eligibility requirements.

Single applicants cannot exceed \$2,000 in assets, while the asset limit for married couples is \$3,000.

Asset Limit: Individual	Asset Limit: Married Couple
\$2,000	\$3,000

Monthly income limits depend on an applicant's household size. Since the income limits are based on federal poverty guidelines, they are subject to change. As of May 2022, the income limits for Montana Medicaid are:

Family Size	Monthly Income Limit*
1	\$1,132.50
2	\$1,523.83
3	\$1,919.17
4	\$2,312.50
5	\$2,705.83

\*For larger households, add \$393 for each extra occupant.

## 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.

## **Montana Big Sky Waiver Program**

The Montana Big Sky Waiver Program is a home- and community-based services Medicaid waiver that provides tailored support services to enable eligible seniors to remain at home or in an assisted living community. The program seeks to prevent or delay admission to a nursing home or other institutional setting. Services may include nursing care, rehabilitation therapies, environmental modifications, attendant care, help with personal care, daily activities and domestic chores, respite care and transportation.

### **How to Apply**

Because there is limited availability for the Montana Big Sky Waiver Program, you may be placed on a waiting list. Contact Mountain-Pacific Quality Health at (800) 219-7035 for program referrals.

### **Eligibility**

In addition to satisfying criteria related to citizenship status and in-state residency, you must also meet financial eligibility criteria and satisfy functional level of care requirements. You must require a nursing home level of care, which means you can't live alone due to clinical, cognitive or mobility issues or other ongoing care needs. Furthermore, you must be able to safely receive care at home or in a community setting and have a care need that can only be met by waiver program services.

## **Community First Choice and Personal Assistance Programs**

Montana's Community First Choice and Personal Assistance Programs provide customized long-term care services to enable older adults to live safely at home. Services include assistance with day-to-day activities, such as bathing, grooming, toileting, dressing, eating and exercising. The Personal Assistance Program also allows time for essential grocery shopping, housework and laundry. Participants in the Community First Choice Program may receive personal emergency response systems if needed, and the program allows extra time for engaging in recreational or community activities and yard clearance to enable safe access to the property.

## **How to Apply**

To apply for the Community First Choice and Personal Assistance Programs, contact the Montana Department of Public Health and Human Services, Division of Senior and Long Term Care at (406) 444-4077.

## **Eligibility**

To qualify for participation in the Community First Choice and Personal Assistance Programs, you must:

- Be a resident of Montana
- Satisfy citizenship criteria
- Meet Medicaid financial criteria
- Have a health condition that impacts your ability to complete daily living activities
- Undergo eligibility screening

The Community First Choice Program has an additional level of care requirement.

## **Home Health Program**

Montana's Home Health Program is a Medicaid program that provides health care services to seniors in their homes. Services may include part-time or intermittent nursing care, medical supplies and equipment, rehabilitation therapies and aide assistance.

## **How to Apply**

You can call the program manager at (406) 444-6064 for further information and to apply for the Home Health Program.

## **Eligibility**

To receive services under the Home Health Program, seniors must be eligible for Medicaid, meeting residency, citizenship, financial and age or disability criteria. Applicants must also have a medical need for services, as ordered by their doctor.

# Health Insurance & Prescription Drug Coverage for Seniors

There are several programs in Montana to help seniors obtain health care services and free or affordable prescription drugs. Medicare and Medicaid are the most common options, but other programs may provide assistance in certain circumstances.

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## Medicaid

Montana Medicaid is a public health insurance program that enables eligible individuals to access free or low-cost clinical services. The program covers diverse medical services, including doctor and dental appointments, laboratory and x-ray services, prescription medications, rehabilitative therapies, vision care, home health services and transportation to medical appointments.

## How to Apply

You can apply over the phone by calling the Cover Montana Helpline at (844) 682-6837 or the Health Insurance Marketplace hotline at (800) 318-2596. Visit the nationwide HealthCare.gov website if you prefer to apply online.

## Eligibility

Eligibility for Montana Medicaid depends on your age, disability status and financial circumstances. You may qualify for Medicaid assistance if you:

- Are aged 65 or older
- Are disabled or legally blind
- Have medical care needs
- Reside in a nursing facility

There is an asset limit of \$2,000 for individuals, and couples have an asset cap of \$3,000.

Income criteria also apply. Monthly income limits are based on national poverty guidelines and depend on how many people live in a household. If you exceed Medicaid's income limits, you may still be able to receive some assistance through the provision of shared-cost services. Montana's Medicaid income limits as of May 2022 are:

Family Size	Monthly Income Limit*
1	\$1,132.50
2	\$1,523.83
3	\$1,919.17
4	\$2,312.50
5	\$2,705.83

\*For larger households, add \$393 for each additional family member.

## Montana Rx Card

As the state's prescription assistance program, the free Montana Rx Card is available to all Montana residents. It provides discounts on prescription drugs when obtained from participating pharmacies.

### How to Apply

You can create a membership card through the website and obtain your coupons by text or email, save your card to a device or print a paper copy.

### Eligibility

To obtain a Montana Rx Card, you must reside in Montana. There are no other eligibility requirements.

## Big Sky Rx Program

Administered by the State of Montana, the Big Sky Rx Program helps Medicare beneficiaries pay for prescription medication insurance premiums.

### How to Apply

There are several ways to apply for the Big Sky Rx Program, and you can submit applications at any time of the year. You can complete an online application or call (866) 369-1233 to apply. Alternatively, you can download a paper form and mail it to:

Big Sky Rx Program,  
PO Box 202915,  
Helena,  
MT 59620-2915

## Eligibility

You may qualify for the Big Sky Rx Card if:

- You receive Medicare
- You live in Montana on a permanent basis
- Your monthly income doesn't exceed \$2,265 if you're a single applicant or \$3,051.67 if you're part of a two-person household.

## 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

There are three Medicare Savings plans offered in Montana to help recipients pay for their Medicare premiums, deductibles, co-payment amounts and other diverse medical expenses.

- **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.

## How to Apply

You can apply for Medicare Savings Programs in Montana online or in person at your local Office of Public Assistance. You can also contact your local Social Security Administration office or call the SSA's national helpline at (800) 772-1213 for application assistance.

## Eligibility

To qualify for the following Medicare Savings Programs in Montana, you must be:

- A U.S. citizen
- A permanent Montana resident
- Eligible for Medicare Part A
- Eligible for Medicare Part B

You must also fall within monthly income and asset limits, as set out in the following table:

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,153	\$1,546	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,379	\$1,851	\$8,400	\$12,600
Qualified Individual	\$1,549	\$2,080	\$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.

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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.