



State Resources for Seniors in Idaho

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.

Health Insurance & Prescription Drug Coverage for Seniors

Many seniors lose company-provided health insurance after they retire. Despite this, they still need regular medical checkups, prescription medications and, possibly, emergency care. State and federal governments offer a range of programs to help seniors continue to access the care they need to stay healthy as they age.

Medicaid

Medicaid provides public health insurance to low-income people throughout Idaho. This covers a wide range of health care services, including mental health care, regular checkups, hospital care and prescription drugs. The Basic Plan also covers doctor-ordered home health care and durable medical equipment.

Medicaid places people aged 65 and over on the Enhanced Plan, which covers everything in the Basic Plan, plus additional benefits. In addition to nursing home care and personal care, the Enhanced Plan covers hospice and respite care.

How to Apply

You can download Medicaid application forms from the Health and Welfare site and return them via email, fax or mail.

- Email: MyBenefits@dhw.idaho.gov
- Fax: (866) 434-8278
- Mail: Self Reliance Programs, P.O. Box 83720, Boise, ID 83720-0026

You can also apply online at [Idalink](#) or in person by visiting a local service location. The program can also process applications over the phone at (877) 456-1233.

Eligibility

Seniors may qualify for Medicaid if they:

- Are aged 65 or over or have a disability diagnosis under the Social Security Act
- Live in Idaho
- Are a U.S. citizen or eligible noncitizen

You must also meet strict financial eligibility criteria. These criteria consist of income and asset limits. Medicaid does not include all assets when calculating eligibility. It excludes personal belongings and an automobile. The program also excludes your home if it is your primary residence.

Household Size	Monthly Income Limit	Asset Limit
1	\$894	\$2,000
2	\$1,281	\$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

Seniors needing help paying for Medicare expenses may qualify for assistance through the Medicare Savings Program. There are three Medicare Savings plans available in Idaho.

- **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.

How to Apply

You can apply for the Medicare Savings Program by contacting the Idaho Department of Health and Welfare at (877) 456-1233 to request an application form. Alternatively, you can visit a local Health and Welfare office to apply in person.

Eligibility

To qualify for the Medicare Savings Program, you must:

- Be aged 65 and older or have a disability or permanent kidney failure
- Receive Social Security Disability benefits
- Be a resident of Idaho

You must also meet the income and asset limits listed below. The program doesn't include all assets when calculating eligibility. It typically considers money in bank accounts, stocks, bonds and real estate as countable.

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