



State Resources for Seniors in Missouri

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

MO HealthNet provides financial assistance with medical expenses for people who meet the program's eligibility guidelines. Prescription drugs and medical treatments that have been approved by your doctor are generally covered, though some restrictions apply to certain medications and procedures. Seniors who are trying to manage mounting medical debts may get the help they need through the state's Medicaid program.

How to Apply

You can file a paper application for Medicaid at any of Missouri's Department of Social Services locations. You can also apply over the phone by calling (855) 373-9994 or at the MO HealthNet online portal.

Eligibility

When you apply for coverage through MO HealthNet, your intake worker will review your age, income, assets and medical needs to determine your eligibility. Adults with disabilities and seniors aged 65 and over are medically eligible for Medicaid coverage, as are children and other adults with qualifying medical conditions.

Because Medicaid is intended to help people with limited resources, you may be asked to provide documents to establish your financial needs. These can be bank statements and records of deposits, deeds to the property you own, insurance documents and other proof of income and assets.

MO HealthNet's income and asset limits are somewhat more generous than other states, with higher limits than the average nationwide, but you are still expected to meet relatively tight financial constraints to establish eligibility.

MO HealthNet income and asset limits for 2022 are:

	Income Limit	Asset Limit
Single Adult	All available income must go toward care expenses.	\$5,035

Married with One Spouse Applying	All available income must go toward care expenses.	\$5,035 for applicants and \$137,400 for non-applicants
Married with Both Spouses Applying	All available income must go toward care expenses.	\$10,070

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

Missouri has several Medicare savings programs that can help you pay for the out-of-pocket costs of hospitalization, outpatient care and prescription drugs.

- **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 sign up for any of these savings plans by picking up an application packet from any Family Support Division Resource Center in the state or calling (855) 373-4636 to speak with an intake worker. You can also apply online, check the status of your application or register a comment at the Family Support Division web portal.

Eligibility

In order to qualify for a Medicare savings program, you have to be a Missouri resident, a U.S. citizen and eligible for participation in Medicare Parts A or B. You also have to meet the programs' income and asset limits, which are shown in this 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
Qualified Disabled Working Individual	\$4,615	\$6,189	\$8,400	\$12,600