



State Resources for Seniors in Pennsylvania

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 have chronic health conditions requiring ongoing care. Seniors are also more likely than younger people to use prescription medications or develop certain illnesses, making health care costs a significant area of concern. Pennsylvania seniors may be able to use Medicaid or one of the state's prescription assistance programs to cover some of these costs.

Medicaid

Medicaid (Medical Assistance) provides health coverage to low-income Pennsylvanians who meet certain eligibility requirements. The program covers many medical services, including doctor visits, prescription medications, hospital care and diagnostic tests.

How to Apply

To apply online, create an account on the COMPASS website. You can also call (866) 550-4355, download an application and return it to your local county assistance office.

Eligibility

Medical Assistance is available to Pennsylvania residents who are U.S. citizens, lawfully admitted aliens or refugees. You must also have a Social Security number, be able to provide your identity and have income and resources at or below the Medicaid limits.

PACE and PACENET Prescription Assistance Programs

These Prescription Assistance Programs give older Pennsylvanians access to low-cost prescription medications. Eligible seniors pay a small copay for each drug, reducing out-of-pocket medication costs. Alternatively, PACENET offers low-cost prescriptions to seniors who exceed the income limits for the regular PACE program.

How to Apply

To apply for PACE or PACENET, fill out the online application, call (800) 225-7223 or download the application, fill it out and mail it to PACE/PACENET, P.O. Box 8806, Harrisburg, PA 17105-8806. You can also fax the completed application to (888) 656-0372 or email it to papace@magellanhealth.com.

Eligibility

You must meet the following criteria to qualify for PACE and PACENET:

- Be at least 65 years old.
- Be a resident of Pennsylvania for at least 90 days before you apply
- Not enrolled in the Medicaid prescription benefit
- Have an annual income of no more than \$14,500 (single) or \$17,700 (married) for PACE and between \$14,500 and \$33,500 (single) or \$17,700 and \$41,500 for PACENET

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

Medicare Savings Programs cover out-of-pocket expenses for eligible Medicare enrollees. Pennsylvania offers three programs described below, making health care more affordable for seniors.

- **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

To apply for any of the three Medicare Savings Programs online, fill out the application on the COMPASS website. You can also download the application form, fill it out and mail it to your local County Assistance Office. To get the address, call (877) 395-8930. If you live in Philadelphia, call (215) 560-7226. For help filling out the application, call (800) 842-2020.

Eligibility

Pennsylvania's Medicare Savings Programs are open to U.S. citizens or lawfully admitted immigrants who reside in Pennsylvania and qualify for both Medicare Part A and Medicare Part B. To qualify, you must also meet the income and asset limits outlined below.

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