



## State Resources for Seniors in Idaho

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

The Administration for Community Living estimates that almost 70% of people turning 65 this year will need some form of long-term care in the future, and 37% will need care in an assisted living facility or nursing home. Older Idahoans may be concerned about how to pay for these services as they grow older. Thankfully, the state has a number of resources that can help them access the care and support they need, even if they can't pay the full cost on their own.

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## Medicaid

Idaho's Medicaid program provides health insurance to low-income people in the state. Those aged 65 and over are eligible for Medicaid for the Aged, Blind and Disabled. In addition to paying for some or all the costs associated with nursing home care, it may also pay for certain long-term care services provided in the home, depending on your needs. The waiver program covers services provided in assisted living facilities.

## How to Apply

You can apply for Medicaid online at Idalink. You can also apply in person by visiting a local service location or by phone at (877) 456-1233. Applicants can download application forms from the Health and Welfare site and return them through:

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

## Eligibility

To qualify for the Medicaid Aged, Blind and Disabled program, you must be:

- Aged 65 or over, or have a disability diagnosis under the Social Security Act
- Live in Idaho
- Be a U.S. citizen or eligible non-citizen

To access certain services, you may need to have a level of care determination.

You must also meet strict financial eligibility requirements that include income and asset limits. Some programs, such as home care, may have higher limits. The government may also ask for a patient's contribution to some services.

Household Size	Monthly Income Limit	Asset Limit
1	\$894	\$2,000
2	\$1,281	\$3,000

## 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 Aged and Disabled Waiver

Idaho has a number of Home- and Community-Based Services (HCBS) waivers to help people with specific needs. These waivers are normally grouped together under Home- and Community-Based Services in government publications. Seniors may qualify for the Aged and Disabled Waiver.

This waiver provides a nursing home level of care to people living in the community. Services offered include personal care, transportation and homemaker services, which can provide care in the home or a group living setting, such as assisted living or adult foster care. The program can also pay for home modifications and durable medical equipment. The program offers some participant direction, allowing recipients to choose their own caregivers.

## How to Apply

The first step is to apply for Medicaid. Following this, you must participate in a level of care determination with the Department of Health and Welfare. As this program is not an entitlement, waiting lists may apply. Your local Health and Welfare office can help you complete the application and answer any questions about waiting lists and processing applications.

## Eligibility

To qualify for the Aged and Disabled Waiver, applicants must:

- Be a resident of Idaho
- Be a U.S. citizen or eligible noncitizen
- Require a nursing home level of care

Applicants must also meet the financial eligibility requirements, consisting of income and asset limits.

Household Size	Monthly Income Limit	Asset Limit
Individual	\$2,543	\$2,000
Couple	\$5,066	\$2,000 each

## Homemaker Services Program

The Homemaker Services Program is a non-Medicaid program that assists seniors in their homes. Benefits include housekeeping, meal preparation, shopping, banking and medication management. The service may provide help with bathing and hair washing.

## How to Apply

To begin an application, contact your local Area Agency on Aging. There will be an initial telephone screening, followed by a more in-depth look at your personal finances.

## Eligibility

To qualify for the program, senior Idahoans must:

- Be 60 years of age or older
- Living independently at home
- Require assistance with activities of daily living or instrumental activities of daily living

There are no specific financial criteria for the program, but people with an income higher than the federal poverty level must pay a cost share of the provided services.

# 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.

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## 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](mailto: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



# 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.