



# State Resources for Seniors in Rhode Island

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 Administration for Community Living, almost 70% of people who turn 65 in 2022 will need some type of long-term services and supports in the future. Whether provided in a nursing home, assisted living facility or in the home, these services help seniors stay safe and healthy.

Some seniors may wonder how to pay for their future care, but Rhode Island has a number of programs that can help older adults access the services they need. These programs, which are funded by federal and state governments, can pay for all or some of the costs of long-term care.

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## Medicaid

Medicaid in Rhode Island provides a wide range of support to low-income people in the state. Seniors who wish to use the program to pay for long-term care, either at home or in a group living situation, can apply for Medicaid Long Term Care. The type of services available depend on your care needs, but can include nursing home care, assisted living and care provided in the home such as personal care, companionship and homemaker services.

## How to Apply

Seniors can apply for long-term service and supports online through HealthSource RI. Alternatively, the application can be downloaded from the Department of Human Services and returned by mail to P.O. Box 8709, Cranston, RI 02920-8787. You can get assistance filling in the form by calling 1-855-697-4347.

## Eligibility

Rhode Island Medicaid provides health insurance coverage to a wide range of eligible groups. Seniors may be eligible if any of the following apply:

- You're aged 65 or older
- You're blind
- You have a disability

You must also meet strict financial eligibility criteria. Income limits, which are based on household size and the federal poverty level, are adjusted regularly. Financial limits for some programs, such as long-term services and supports, may be higher.

Household Size	Monthly Income Limit	Asset Limit
1	\$1,133	\$4,000
2	\$1,526	\$6,000

\*These limits are current as of 2022, but often change yearly. Contact your local Medicare Office for the latest information.

## 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 Cost Share

Rhode Island's @Home Cost Share Program is available to people who aren't eligible for Medicaid. It helps with some care expenses for services provided in the home, such as housekeeping, meal preparation and personal care. It can also help pay for

community-based programming at adult day health centers. People in the program pay a share of the cost of services and the amount varies based on income. A maximum of 20 hours of care per week is allowed in the program.

### **How to Apply**

The program is administered by the Office of Healthy Aging, which conducts an assessment of eligibility and provides ongoing monitoring to ensure participants' needs are being met. To begin the application process, contact the POINT at (401) 462-4444.

### **Eligibility**

The program has functional and financial eligibility criteria. Seniors may be eligible if they:

- Are aged 65 and over
- Are unable to leave home without considerable assistance
- Require help with activities of daily living
- Meet the income limit

Though the income limit is not specified, it is equal to or less than 200% of the federal poverty level. There are no asset limits for the program.

## **RIte@Home**

The RIte@Home program is a shared living option available to seniors who can't live independently. Those on the program are matched with a caregiver whom they live with. Their caregiver can be someone they already know, such as a relative or neighbor. The caregiver receives training, support and a stipend for providing services, including personal care, meals, transportation and homemaker services. While the program pays for the caregiver's stipend, funds for room and board are not provided. Some recipients may need to pay a share of the cost, depending on their income.

### **How to Apply**

RIte@Home is a Medicaid benefit for people receiving long-term services and support. Once approved for Medicaid, you can contact a provider agency listed in the brochure to start the process.

### **Eligibility**

In addition to being financially eligible for Medicaid, participants must meet appropriateness criteria that ensure the health and safety of both the recipient and the caregiver.

# Health Insurance & Prescription Drug Coverage for Seniors

Older Rhode Islanders may be concerned about paying for routine health care after they retire, and the idea of a medical emergency can be particularly stressful. Both state and federal governments have programs that provide health coverage to seniors who no longer have access to employer-provided insurance. This can help seniors manage their health needs by covering regular checkups, prescription medications and urgent care.

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## Medicaid

Medicaid provides free or low-cost health insurance to people with low incomes. In Rhode Island, these plans are offered by private companies that receive government funding. Each plan must cover certain essential health benefits including emergency room services, diabetes treatment and mental health care.

Participants must get care from doctors and health care providers who are designated as Medicaid Providers. This list may be different depending on who your plan is with, so contact your insurer to get a full list. People who qualify for Medicaid can enroll at any time.

## How to Apply

You can apply for Medicaid online through HealthSource RI or in person at a local Department of Human Services office. You can also apply by phone by calling 1-855-840-4774. If you need help applying, you can arrange an appointment with a Medicaid Navigator or a HealthSource office.

## Eligibility

Eligibility for Medicaid is based mainly on financial criteria. In Rhode Island, the program is available to all low-income people, including adults, seniors and children.

Income limits are based on household size and increase if more people live with you. These limits are also adjusted regularly due to changes in the federal poverty level.

For those aged 65 and older or people who are blind or disabled, the financial criteria are as follows:

Household Size	Monthly Income Limit	Asset Limit
1	\$1,133	\$4,000
2	\$1,526	\$6,000

\*These limits are current as of 2022, but often change yearly. Contact your local Medicare Office for the latest information.

## 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

Also called the Medicare Premium Payment Program, the Medicare Savings Program helps people pay for Medicare premiums, deductibles and copayments. The following three plans can help seniors meet health care costs.

- **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 the Medicare Premium Payment Program, Rhode Islanders can contact their local Department of Human Services office. Alternatively, you can download a PDF of the application and return it to: State of Rhode Island, P.O. Box 8709, Cranston RI 02920-8787. If you have questions about the program you can contact the DHS at 1-855-697-4347.

## Eligibility

The Medicare Premium Payment Program is available to Rhode Islanders aged 65 and older or adults with disabilities. Each program has different income and asset eligibility limits. Rhode Island doesn't provide exact figures for the maximum allowable income; instead the income limit is based on a percentage of federal poverty level (FPL).

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiaries</b>	Less than 100% of FPL	Less than 100% of FPL	\$7,970	\$11,960
<b>Special Low-Income Medicare Beneficiaries</b>	Between 100% and 120% of FPL	Between 100% and 120% of FPL	\$7,970	\$11,960
<b>Qualifying Individuals</b>	Between 120% and 135% of FPL	Between 120% and 135% of FPL	\$7,970	\$11,960



# 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.