



State Resources for Seniors in Michigan

Seniors can benefit from a variety of programs and services offered by their state governments, but they may not know where to access these resources. This guide covers the benefits, eligibility requirements, and application processes for financial assistance resources for healthcare and prescriptions, medical equipment, senior living and senior care, home-related expenses, and food and nutrition available to seniors in your state. Find the type of assistance you need and read about the options for seniors in your state.

Financial Assistance for Senior Living
& Senior Care

Health Insurance & Prescription Drug
Coverage for Seniors

Cash Assistance Programs for Seniors

Assistance at Home

Free Used Medical Equipment

Food Assistance Programs for Seniors



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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.

Financial Assistance for Senior Living & Senior Care

According to estimates from The Administration for Community Living, 69% of people who turned 65 in 2020 would need some form of long-term care services throughout their remaining years. While such care is vital for the health and well-being of seniors, many individuals are concerned about how to pay for long-term care.

Luckily, Michigan programs can help seniors cover full or partial costs of care. Several programs can assist older adults in accessing the care and services they need, even if they can't afford to fund the full price on their own.

Medicaid

In Michigan, Medicaid may cover the costs of nursing home care and some home health care services. To be eligible, a doctor must evaluate you as needing a nursing home level of care.

How to Apply

You can apply for Michigan Medicaid online via the MI Bridges portal, which is available in English and Spanish. Alternatively, you can download an application form and return it to your local Michigan Department of Health and Human Services office. You can also visit your nearest MDHHS office to apply in person or call the Michigan Health Care Helpline at (855) 789-5610 for telephone assistance.

Eligibility

You might qualify for Michigan Medicaid if:

- You're aged 65 or above.
- You're disabled or blind.
- You already live in a nursing facility.

There are also fairly stringent financial requirements. Single applicants can have up to \$2,000 in assets. For married couples, the asset limit increases to \$3,000.

Monthly income limits are dependent on family size. Additionally, income limits for Michigan Medicaid are based on federal poverty guidelines, which are subject to updates. As of May 2022, income limits are:

Family Size	Monthly Income Limit*
1	\$1,506.25
2	\$2,029.42
3	\$2,552.50
4	\$3,075.50
5	\$3,598.83

*For larger household sizes, add \$523 for each additional family member.

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.

Medicaid MI Choice Waiver Program

Michigan's MI Choice Waiver Program allows qualifying seniors to receive care at home or in an assisted living community rather than a nursing home. The program aims to delay or prevent admission into an institutional care setting.

How to Apply

The MI Choice Waiver Program has limited placement, and you may be wait-listed for services. To apply for the program, contact your regional Waiver Agent.

Eligibility

In addition to meeting financial, citizenship and residency criteria, you must require a nursing home level of care. You must be able to live safely at home or in an assisted living community with the provision of support services, and you must need at least two waiver services each month.

Michigan Medicaid Home Help Program

Administered by MDHHS, Michigan Medicaid Home Help Program provides assistance with personal care and activities of daily living to help seniors remain at home rather than being admitted to a nursing home. Services may also include domestic chores, laundry, meal preparation and grocery shopping.

How to Apply

To apply for the Michigan Medicaid Home Help Program and arrange a medical needs assessment, contact your local DHSS office in person or by telephone.

Eligibility

To receive support through Michigan Medicaid Home Help Program, you must:

- Be a Michigan resident
- Satisfy citizenship criteria
- Satisfy financial criteria
- Live in your own home
- Need assistance with at least one activity of daily living, as determined by an assessment

Michigan Health Link Program

The Michigan Health Link Program is a managed care program for qualifying seniors who are eligible for both Medicaid and Medicare. Services may be provided at home or in an assisted living facility and may include medical care, help with daily activities, accessibility adaptations, medical equipment and supplies, meal delivery, adult day care and transportation.

How to Apply

You can obtain further information and apply for the Health Link Program by contacting your local MDHHS office.

Eligibility

Seniors must be enrolled in both full Medicaid and Medicare to qualify for assistance. Services are only available in counties in Michigan's Upper Peninsula and 10 other counties.

Health Insurance & Prescription Drug Coverage for Seniors

Several Michigan programs can help older adults access health care services and prescription medications. Although Medicare and Medicaid are the main options, other programs may assist seniors in specific circumstances.

Medicaid

Michigan Medicaid is a public health insurance program that provides access to free or affordable medical services for eligible individuals. It covers various services, including physician, mental health and dental visits, prescription drugs and transportation to medical appointments.

How to Apply

There are several ways to apply for Michigan Medicaid. You can apply online through the MI Bridges website, by calling (855) 789-5610 or by visiting your local MDHHS office. Alternatively, you can download and print a paper application form and return it to your area MDHHS office.

Eligibility

Medicaid eligibility depends on your financial situation, age and disability status. You might qualify for aid if:

- You're 65 or older
- You're disabled or blind
- You live in a nursing home

Individual applicants cannot exceed \$2,000 in assets; for couples, the asset cap is \$3,000.

Applicants must also satisfy income criteria. Based on federal poverty guidelines, income limits also depend on how many people live in a household. Those who exceed income limits may be able to receive shared-cost services.

Family Size	Monthly Income Limit*
1	\$1,506.25
2	\$2,029.42
3	\$2,552.50
4	\$3,075.50
5	\$3,598.83

*For larger household sizes, add \$523 for each additional family member.

Michigan RX Card

The Michigan RX Card is the state's prescription assistance program. Available to all residents and free to obtain, the card entitles holders to significant discounts on prescription medications at participating pharmacies.

How to Apply

Individuals may create a membership card online and receive it by email or text message. You may also print the card or save it to a device.

Eligibility

The only eligibility requirement for the Michigan RX Card is in-state residency.

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

Michigan has several Medicare Savings Programs to help beneficiaries pay for their Medicare premiums, copays, deductibles and other medical expenses. These plans are outlined below.

- **Qualified Medicare Beneficiary:** 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

To apply for Medicare Savings Programs, complete the application online through the MI Bridges portal or call your local MDHHS office to request a paper application form be sent to your home address. You can return completed forms by post or in person to your nearest MDHHS office. If you require application assistance, you can contact an advisor at Michigan Medicare/Medicaid Assistance Program.

Eligibility

To qualify for the following programs, you must satisfy the asset and monthly income limits as provided in the table below. You must also be:

- Eligible for Medicare Part A
- Eligible for Medicare Part B
- A U.S. citizen
- A Michigan resident

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	\$4,000	\$6,000

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.

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:

Basic Requirements	Aged 65, blind or disabled.
Citizenship	U.S. citizen, U.S. national or resident alien.
Countable Resources	\$2,000 for individuals/\$3,000 for married couples.
Income	Countable income can't exceed the federal benefit rate.

Assistance at Home

Several programs can help Michigan’s elders maintain their safety, security, well-being and quality of life when aging at home. These programs cover diverse emergency assistance, home repairs, weatherization and help with utility payments.

Eligibility	Contact	Description
State Emergency Relief Program		
<ul style="list-style-type: none"> • Low-income household 	(517) 241-3740	The State Emergency Relief Program may provide emergency assistance for low-income households who experience sudden and unexpected temporary hardship. Help may be through direct service provision or financial aid to assist with a variety of emergency needs, such as heating or utility bills and vital home maintenance.
Section 504 Home Repair Program		
<ul style="list-style-type: none"> • At least 62 years old • Own the home and live in it on a full-time basis • Unable to get affordable credit from another source • Very low income 	(517) 324-5190	The Section 504 Home Repair Program may provide grants to low-income seniors to remove health and safety risks from the home. The maximum grant is \$10,000, and seniors must live in an area covered by the program.
Weatherization Assistance Program		
<ul style="list-style-type: none"> • Income below 200% of federal poverty guidelines or in receipt of cash assistance from the DHHS or SSI • Own or rent the home and use it as the primary residence 	Via Weatherization Operators	The Weatherization Assistance Program helps low-income homeowners and renters save money on utility bills by making their homes more energy-efficient. Free services are provided by Community Action Agencies and nonprofit organizations and may include home insulation and ventilation.
Lifeline Program		
<ul style="list-style-type: none"> • Annual income can't exceed \$28,500 for a one- or two-person household • At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP) 	Contact your telephone company to begin the application process	The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.

Free Used Medical Equipment

Older adults may not be able to afford new medical equipment. To help people obtain equipment that improves their quality of life and ensures their well-being, several organizations in Michigan provide used medical devices to qualifying seniors. Some organizations also offer disposable equipment, such as adult diapers.

Eligibility	Contact	Description
Alternatives in Motion		
<ul style="list-style-type: none"> Senior must live in Allegan, Calhoun, Cass, Kalamazoo, St. Joseph or Van Buren County 	(269) 567-4381	The nonprofit Lending Hands of Michigan provides free loans of medical equipment to people living in six counties in Southwest Michigan. Individuals can search on the website for available equipment, which includes canes, crutches, walkers, wheelchairs and shower aids, and place an order.
Alternatives in Motion		
<ul style="list-style-type: none"> Have a disability Uninsured, under-insured or without funds Recipient must live in Allegan, Barry, Kent, Montcalm, Ionia, Muskegon, Ottawa or Newaygo County 	(616) 493-2620	Alternatives in Motion provides free medical equipment to disabled individuals across eight counties in western Michigan. Recipients must be unable to pay for equipment in another way. Equipment includes lifts, manual and power wheelchairs, walkers and bath equipment, and loans of gently used equipment are for as long as the individual needs them.
Senior Resources		
<ul style="list-style-type: none"> Individual must live in Ottawa, Oceana or Muskegon County 	(231) 733-3570	One of Michigan's Area Agencies on Aging, Senior Resources operates a medical loan closet for older adults in Muskegon, Oceana and Ottawa. As well as lending a range of assistive devices, the agency may also be able to assist with certain disposable medical equipment.

Food Assistance Programs for Seniors

It's vital that seniors have adequate nutrition, particularly if a medical condition requires a special diet or makes it difficult for them to absorb vitamins and minerals or eat enough food. In Michigan, several assistance programs make healthy and nutritious food more affordable and available for seniors, including Meals on Wheels, food pantries and government programs.

Meals on Wheels

Meals on Wheels helps to alleviate hunger and social isolation by delivering meals to seniors in their homes across Michigan. Local offices determine when and how many meals will be delivered throughout the week.

	Area Served	Address	Phone Number
Oakland Meals on Wheels	Oakland County	3179 Livernois Road, Troy, MI 48083	(248) 689-0001
Meals on Wheels Western Michigan	Kent and Allegan Counties	2900 Wilson Avenue SW, Suite 500, Grandville, MI 49418	(616) 459-3111
Macomb County Meals on Wheels	Macomb County	Office of Senior Services, 21885 Dunham Road, Suite 6, Clinton Township, MI 48036	(586) 469-5228
Ypsilanti Meals on Wheels	Eastern Washtenaw County	1110 W Cross Street, Ypsilanti, MI 48197	(734) 487-9669
Ann Arbor Meals on Wheels	Ann Arbor	3621 S. State Street, Suite 650, Ann Arbor, MI 48108	(734) 998-6686
Meals on Wheels Friends of Jackson Seniors	Jackson County	1715 Lansing Avenue, Suite 672, Jackson, MI 49202-2193	(517) 788-4364
Pontiac Meals on Wheels	Pontiac	248 South Telegraph Road, Pontiac, MI 48341	(248) 738-9393
Meals on Wheels Age Well Services	Muskegon, Oceana and Ottawa Counties	Admin Offices Berkshire, 275 W. Clay Avenue, Suite 100. Muskegon, MI 49440	(231) 755-0434

Food Pantries

Michigan has several food pantries that provide dried and fresh foodstuffs to seniors and those in need. Individual pantries have their own operating hours and eligibility criteria. Some pantries deliver items, while others require in-person collections.

	Area Served	Address	Phone Number
Holt Community Food Bank	Holt and Delhi Township	2021 Aurelius Road, Holt, MI 48842	(517) 694-9307
Manna Food Project	Antrim, Charlevoix and Emmet Counties	8791 McBride Park Court, Harbor Springs, MI 49740	(231) 347-8852
Downtown Food Pantry	Heartside	Westminster Presbyterian Church, 47 Jefferson Avenue, SE, Grand Rapids, MI 49503	(616) 717-5581
ACME Christian Thrift Store and Food Pantry	Williamsburg	8925 M72E. Williamsburg, MI 49690	(231) 267-3002
Greater Lansing Food Bank	Clare, Clinton, Eaton, Gratiot, Ingham, Isabella and Shiawassee Counties	5600 Food Court, Bath, MI 48808	(517) 853-7800
Open Hands Food Pantry and Garden	Royal Oak	11 Mile and Woodward Avenue, Royal Oak, MI 48067	(248)546-1255
Feeding America West Michigan	40 counties in West Michigan and the Upper Peninsula	864 West River Center Drive NE, Comstock Park, MI 49321	(616) 784-3250
South Michigan Food Bank	Barry, Branch, Jackson, Calhoun, Lenawee, Kalamazoo, Hillsdale and St. Joseph Counties	5451 Wayne Road, Battle Creek, MI 49037	(269) 964-3663

Government Assistance Programs

If you need assistance that isn't covered by any of the above organizations, you might be eligible for help from a government program.

	Area Served	Address	Phone Number
Senior Project FRESH	Statewide	Contact your local agency	Location dependent