



State Resources for Seniors in Montana

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 the Office of the Assistant Secretary for Planning and Evaluation, more than 50% of all adults aged 65 and over will experience serious long-term care needs and use paid care services at some point. Although such care is often essential for senior health, many older adults have concerns regarding their ability to pay for long-term care services.

Fortunately, Montana seniors can access programs to help cover at least some of their care costs. These programs can help older adults obtain necessary care and services, even if they can't afford the entire cost of care on their own. Seniors may receive funding for the full cost of care or financial assistance to bridge the gap between what they can afford and the total cost.

Medicaid

Montana's Medicaid program may cover nursing facility care and some home health care services for eligible seniors. Nursing home Medicaid also covers the costs of room and board. To qualify, individuals may need a medical assessment.

How to Apply

You can call the Cover Montana Helpline at (844) 682-6837 or the Health Insurance Marketplace hotline at (800) 318-2596 to apply for Montana Medicaid over the telephone. Alternatively, you can apply online through the national HealthCare.gov website.

Eligibility

You may qualify for Montana Medicaid if you:

- Are aged 65 or older
- Are blind or disabled
- Satisfy functional level of care criteria

Medicaid also has strict financial eligibility requirements.

Single applicants cannot exceed \$2,000 in assets, while the asset limit for married couples is \$3,000.

Asset Limit: Individual	Asset Limit: Married Couple
\$2,000	\$3,000

Monthly income limits depend on an applicant's household size. Since the income limits are based on federal poverty guidelines, they are subject to change. As of May 2022, the income limits for Montana Medicaid are:

Family Size	Monthly Income Limit*
1	\$1,132.50
2	\$1,523.83
3	\$1,919.17
4	\$2,312.50
5	\$2,705.83

*For larger households, add \$393 for each extra occupant.

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.

Montana Big Sky Waiver Program

The Montana Big Sky Waiver Program is a home- and community-based services Medicaid waiver that provides tailored support services to enable eligible seniors to remain at home or in an assisted living community. The program seeks to prevent or delay admission to a nursing home or other institutional setting. Services may include nursing care, rehabilitation therapies, environmental modifications, attendant care, help with personal care, daily activities and domestic chores, respite care and transportation.

How to Apply

Because there is limited availability for the Montana Big Sky Waiver Program, you may be placed on a waiting list. Contact Mountain-Pacific Quality Health at (800) 219-7035 for program referrals.

Eligibility

In addition to satisfying criteria related to citizenship status and in-state residency, you must also meet financial eligibility criteria and satisfy functional level of care requirements. You must require a nursing home level of care, which means you can't live alone due to clinical, cognitive or mobility issues or other ongoing care needs. Furthermore, you must be able to safely receive care at home or in a community setting and have a care need that can only be met by waiver program services.

Community First Choice and Personal Assistance Programs

Montana's Community First Choice and Personal Assistance Programs provide customized long-term care services to enable older adults to live safely at home. Services include assistance with day-to-day activities, such as bathing, grooming, toileting, dressing, eating and exercising. The Personal Assistance Program also allows time for essential grocery shopping, housework and laundry. Participants in the Community First Choice Program may receive personal emergency response systems if needed, and the program allows extra time for engaging in recreational or community activities and yard clearance to enable safe access to the property.

How to Apply

To apply for the Community First Choice and Personal Assistance Programs, contact the Montana Department of Public Health and Human Services, Division of Senior and Long Term Care at (406) 444-4077.

Eligibility

To qualify for participation in the Community First Choice and Personal Assistance Programs, you must:

- Be a resident of Montana
- Satisfy citizenship criteria
- Meet Medicaid financial criteria
- Have a health condition that impacts your ability to complete daily living activities
- Undergo eligibility screening

The Community First Choice Program has an additional level of care requirement.

Home Health Program

Montana's Home Health Program is a Medicaid program that provides health care services to seniors in their homes. Services may include part-time or intermittent nursing care, medical supplies and equipment, rehabilitation therapies and aide assistance.

How to Apply

You can call the program manager at (406) 444-6064 for further information and to apply for the Home Health Program.

Eligibility

To receive services under the Home Health Program, seniors must be eligible for Medicaid, meeting residency, citizenship, financial and age or disability criteria. Applicants must also have a medical need for services, as ordered by their doctor.

Health Insurance & Prescription Drug Coverage for Seniors

There are several programs in Montana to help seniors obtain health care services and free or affordable prescription drugs. Medicare and Medicaid are the most common options, but other programs may provide assistance in certain circumstances.

Medicaid

Montana Medicaid is a public health insurance program that enables eligible individuals to access free or low-cost clinical services. The program covers diverse medical services, including doctor and dental appointments, laboratory and x-ray services, prescription medications, rehabilitative therapies, vision care, home health services and transportation to medical appointments.

How to Apply

You can apply over the phone by calling the Cover Montana Helpline at (844) 682-6837 or the Health Insurance Marketplace hotline at (800) 318-2596. Visit the nationwide HealthCare.gov website if you prefer to apply online.

Eligibility

Eligibility for Montana Medicaid depends on your age, disability status and financial circumstances. You may qualify for Medicaid assistance if you:

- Are aged 65 or older
- Are disabled or legally blind
- Have medical care needs
- Reside in a nursing facility

There is an asset limit of \$2,000 for individuals, and couples have an asset cap of \$3,000.

Income criteria also apply. Monthly income limits are based on national poverty guidelines and depend on how many people live in a household. If you exceed Medicaid's income limits, you may still be able to receive some assistance through the provision of shared-cost services. Montana's Medicaid income limits as of May 2022 are:

Family Size	Monthly Income Limit*
1	\$1,132.50
2	\$1,523.83
3	\$1,919.17
4	\$2,312.50
5	\$2,705.83

*For larger households, add \$393 for each additional family member.

Montana Rx Card

As the state's prescription assistance program, the free Montana Rx Card is available to all Montana residents. It provides discounts on prescription drugs when obtained from participating pharmacies.

How to Apply

You can create a membership card through the website and obtain your coupons by text or email, save your card to a device or print a paper copy.

Eligibility

To obtain a Montana Rx Card, you must reside in Montana. There are no other eligibility requirements.

Big Sky Rx Program

Administered by the State of Montana, the Big Sky Rx Program helps Medicare beneficiaries pay for prescription medication insurance premiums.

How to Apply

There are several ways to apply for the Big Sky Rx Program, and you can submit applications at any time of the year. You can complete an online application or call (866) 369-1233 to apply. Alternatively, you can download a paper form and mail it to:

Big Sky Rx Program,
PO Box 202915,
Helena,
MT 59620-2915

Eligibility

You may qualify for the Big Sky Rx Card if:

- You receive Medicare
- You live in Montana on a permanent basis
- Your monthly income doesn't exceed \$2,265 if you're a single applicant or \$3,051.67 if you're part of a two-person household.

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

There are three Medicare Savings plans offered in Montana to help recipients pay for their Medicare premiums, deductibles, co-payment amounts and other diverse medical expenses.

- **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.

How to Apply

You can apply for Medicare Savings Programs in Montana online or in person at your local Office of Public Assistance. You can also contact your local Social Security Administration office or call the SSA's national helpline at (800) 772-1213 for application assistance.

Eligibility

To qualify for the following Medicare Savings Programs in Montana, you must be:

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

You must also fall within monthly income and asset limits, as set out in the following 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

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

Montana seniors can take advantage of several programs designed to improve their quality of life as they age in place. These programs seek to ensure the safety, security, health and overall well-being of seniors and other low-income households. Services include emergency aid, weatherization, assistance with paying for utilities and tax breaks.

Eligibility	Contact	Description
Montana Elderly Homeowner/Renter Credit Program		
<ul style="list-style-type: none"> • At least 62 years old • Own or rent their primary residence for at least 6 months • Montana resident for at least 9 months • Annual household income below \$45,000 	(406) 444-6900	Seniors aged 62 and older who own or rent a home in Montana may be eligible for property tax relief. Refunds of up to \$1,150 may be credited to a senior's Individual Income Tax.
Section 504 Home Repair Program		
<ul style="list-style-type: none"> • At least 62 years old for a grant • Own the property • Live in the home on a permanent basis • Low income that doesn't exceed the limit set for a particular area • Unable to source affordable credit elsewhere • Unable to repay a loan 	<p>Bozeman State Office: (406) 585-2580</p> <p>Bozeman Area Office: (406) 585-2530</p> <p>Billings: (406) 657-6297</p> <p>Great Falls: (406) 727-7580</p> <p>Helena: (406) 449-5000</p> <p>Kalispell: (406) 756-2005</p> <p>Missoula: (406) 829-3395</p>	The Section 504 Home Repair Program provides loans and grants to low-income homeowners. Seniors may receive a grant of up to \$10,000 to remove health and safety hazards from their residence. Home repair and modernization loans up to \$40,000 are available to seniors who can repay them.

Energy Share of Montana		
<ul style="list-style-type: none"> • Individuals must apply for assistance • Help isn't typically available more than once in every 10 years 	Location dependent	The nonprofit Energy Share of Montana provides emergency assistance to Montana residents facing hardship and who are at risk of losing heating or lighting in their home. All cases are considered on an individual basis.
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

Seniors may experience difficulties paying for medical equipment. Fortunately, there are organizations in Montana that can assist with the provision of used medical devices to enhance the quality of life for recipients.

Eligibility	Contact	Description
Cascade County Montana		
<ul style="list-style-type: none"> Recipient must live in Cascade County 	(406) 454-6990	Cascade County operates a donation and loan program for durable medical equipment, such as manual wheelchairs, walkers, canes, bath chairs, commodes and unopened incontinence supplies. Equipment is loaned for as long as needed on a first come, first served basis.
MonTECH		
<ul style="list-style-type: none"> Any Montana resident of any age who has physical or cognitive difficulties is eligible for assistance 	(406) 243-5511	MonTECH is a statewide assistive technology program that allows people to borrow a wide range of devices, such as wheelchairs, tablets, lifts, walkers and feeding devices, for a set period of time. The organization also maintains community exchange listings.
Ravalli County Council on Aging Loan Closet		
<ul style="list-style-type: none"> Individuals must live in Ravalli County Recipients must give a monetary donation 	(406) 363-5690	Ravalli County Council on Aging operates a loan closet for durable medical equipment for older and disabled residents. Equipment includes mobility aids, commodes and bathing benches, and loans are dependent on availability.
My Neighbor in Need		
<ul style="list-style-type: none"> Seniors must live in Cascade County or the city of Chinook Individuals must complete an application and provide proof of identification and residence 	Cascade County: (406) 750-2542 Chinook: (406) 357-8080	Seniors can apply for the My Neighbor in Need program to have their needs, such as medical equipment, featured by the nonprofit organization. Others can browse items, or receive funding to fulfill those needs.

Food Assistance Programs for Seniors

It's particularly important that older adults have sufficient nutrition to remain healthy. Finances can prevent some seniors from eating enough food, while others have difficulties preparing meals. Montana has programs that make nutritious food more accessible and affordable for seniors, including Meals on Wheels, senior centers, food pantries and government initiatives.

Meals on Wheels

Meals on Wheels helps to reduce hunger and enhance socialization through the provision of home-delivered meals across Montana. Local offices determine delivery schedules.

	Area Served	Address	Phone Number
Meals on Wheels at Adult Resource Alliance of Yellowstone County	Billings, Lockwood, Worden and Laurel	1505 Avenue D Billings, MT 59102	(406) 259-9666
Meals on Wheels at Missoula Aging Services	Missoula County	337 Stephens Avenue, Missoula, MT 59801	(406) 728-7682
Meals on Wheels at Valley County Council on Aging	Valley County	501 Court Square, P.O. Box 16, Glasgow, MT 59230	(406) 228-9500
Meals on Wheels at Rocky Mountain Development Council	Helena, East Helena, Boulder, Augusta, Townsend, Lincoln and Whitehall	200 South Cruse Avenue, Helena, MT 59601	(406) 457-7361
Meals on Wheels at Ravalli County Council on Aging	Ravalli County	310 Old Corvallis Road, Hamilton, MT 59840	(406) 363-5690

Senior Centers and Nutrition Sites

Senior centers and nutrition sites offer a range of services and social opportunities for older adults. Many centers run nutrition programs that deliver meals to homebound seniors, provide pick-up meals and serve free on-site congregate meals for those aged 60 and older. Some sites cater to varying dietary requirements and deliver prescribed liquid dietary supplements.

	Area Served	Address	Phone Number
Arlee Senior Center	Arlee	39532 Wessinger Street, Arlee, MT 59821	(406) 726-3213
Charlo-Moiese Senior Center	Charlo and Moiese	56686 Highway 212, Charlo, MT 59824	(406) 644-2531
Mission Valley Senior Center	Ronan	528 Main St SW, Ronan, MT 59864	(406) 676-2371
Ennis Senior Center	Madison County	315 West Main Street, Ennis, MT 59729	(406) 682-4422
Park County Senior Center	Park County	206 South Main Street, Livingston, MT 59047	(406) 333-2276
North Valley Senior Center	Columbia Falls	205 Nucleus Avenue, Columbia Falls, MT 59912	(406) 892-4087
Kalispell Senior Center	Kalispell	40-11th Street West, Suite 110, Kalispell, MT 59901	(406) 257-1598
Kootenai Senior Citizens Center	Troy	304 Third Street, Troy, MT 59935	(406) 295-4140
Saint Regis Senior Center	St. Regis	209 Lobo Loop, St. Regis, MT 59866	(406) 649-4833

Food Pantries

There are several food pantries throughout Montana that provide free or affordable dried and fresh ingredients to older adults and needy individuals. Food pantries set their own eligibility requirements and operating hours. Pantries may either deliver items or require collection of goods.

	Area Served	Address	Phone Number
Pantry Partners Food Bank	Stevensville	3614 ALC Way, Stevensville, MT 59870	(406) 777-0351
West Shore Food Bank	Zip codes 59901, 59914, 59915, 59922, 59929, 59931, 59932	140 Bills Road Lakeside, MT 59922	(406) 844-2779
Sagebrush Food Pantry	Shelby	669 Park Drive, Shelby, MT 59474	(406) 424-8287
Gallatin Valley Food Bank	Bozeman	602 Bond Street, Bozeman, MT 59715	(406) 586-7600
Billings Food Bank	Yellowstone County	2112 4th Avenue North, Billings, MT 59101	(406) 259-2856
Bigfork Food Bank	Bigfork	7535 Montana Hwy 35, Bigfork, MT 59911	(406) 837-2297
Flathead Food Bank	Flathead Valley	1203 U.S. Hwy 2 West, Suite 2, Kalispell, MT 59901	(406) 752-3663
Livingston Food Resource Center	Livingston and Park County	202 South 2nd St, Livingston, MT 59047	(406) 222-5335
Missoula Food Bank and Community Center	Missoula and statewide	1720 Wyoming St, Missoula, MT 59801	(406) 549-0543
Big Sky Community Food Bank	Big Sky and statewide	47995 Gallatin Road, Big Sky, MT 59716	(406) 995-3088

Government Assistance Programs

If you need further nutrition assistance that isn't covered by any of the previous organizations, you may qualify for help from a government program.

	Area Served	Address	Phone Number
Senior Farmers Market Nutrition Program	Statewide	P.O. Box 7025, Missoula, MT 59807	(406) 926-1625
Montana Supplemental Nutrition Assistance Program	Statewide	1500 East Sixth Ave, PO Box 202925, Helena, MT 59620-2925	(888) 706-1535