



# State Resources for Seniors in Colorado

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

Nearly 850,000 people aged 65 and older live in Colorado, and a significant portion of these seniors will need care in a nursing home, assisted living facility or at home in the next few decades. These living costs can be unaffordable for many in this senior population, but Colorado has several programs that can reduce overall costs.

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## Medicaid

Health First Colorado, the state's Medicaid system, provides some financial assistance for senior living and senior care, both at home and in community settings. The program fully pays for room and board in a nursing facility for families who cannot pay for care themselves. Health First Colorado also covers In-Home Support Services for individuals who qualify for the Home and Community-Based Services Waiver, which can include personal care assistance and homemaker help.

## How to Apply

Health First Colorado encourages seniors to apply for benefits through the state's web portal called PEAK. If you'd like to apply over the phone, you can call (800) 221-3943 to speak with a representative. You can also fill out an application and mail it to the appropriate address listed inside. Apply in person by visiting your county human service department or the nearest application assistance site.

## Eligibility

If you're a single Medicaid applicant, you must earn \$10,092 or less per year and own less than \$2,000 to qualify for Health First Colorado. Two-person households cannot earn more than \$15,132 per year or own more than \$3,000 in assets. In addition, you must be a citizen of the United States and a resident of Colorado.

## 2022 Medicaid Income Limits for Seniors in Colorado

	Income Limits*	Asset Limits
Single Person	\$10,092	\$2,000
Two-Person Household	\$15,132	\$3,000

\*Per Year

### Old Age Pension

The Old Age Pension is a financial assistance program that pays beneficiaries up to \$771 per month. You can use these funds to pay for any senior living or senior care services you may need. If you qualify for the Old Age Pension, you may also be eligible for the Health Care Program, which provides medical coverage for some seniors who do not qualify for Medicaid.

#### How to Apply

You can apply for the Old Age Pension and other public benefits through Colorado's PEAK online system. You can also call or visit your county office, or mail or fax your application to the office.

#### Eligibility

In order to qualify for pension benefits, you must:

- Be aged 60 or older.
- Be a U.S. citizen or an eligible resident of Colorado.
- Not have resources exceeding \$2,000, or \$3,000 for couples.

### 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.

## Elderly, Blind, and Disabled Waiver

This Home and Community-Based Services Waiver program is for older adults who need long-term care services in order to stay at home and in their communities rather than in a nursing facility. Services include home-delivered meals, home modifications, homemaker services, personal care, respite care and electronic monitoring. The program can also fund your transition from an institutional setting to your own home or community. You have the option to hire and manage your own care workers.

## How to Apply

Members of Health First Colorado can contact their local Single Point Entry office to start their Elderly, Blind, and Disabled Waiver application. If you're not already a Medicaid beneficiary, you must sign up for a plan before applying for a waiver.

## Eligibility

To qualify for this waiver program, you must:

- Require a level of care provided in a licensed nursing facility.
- Be aged 65 or older, or younger with a physical disability.
- Earn less than 300% of the Supplemental Security Income limit.

## Program of All-Inclusive Care For the Elderly

The Program of All-Inclusive Care For the Elderly is a managed Medicaid program that provides health care at designated facilities, but it also covers some care services seniors can get at home. These include skilled nursing, personal care, transportation and physical and occupational therapies. A PACE home care coordinator can arrange for the delivery of support services you need. The program pays for all services that are covered under Medicare and Colorado's Medicaid plan.

## How to Apply

Once you are approved more Medicaid, you can apply for the program directly through the following regional PACE organizations:

	Counties Served	Contact
<b>HopeWest PACE</b>	Mesa	(970) 255-7223
<b>InnovAge Colorado PACE</b>	Adams, Arapahoe, Broomfield, Denver, Jefferson, Larimer, Pueblo, Weld	(844) 948-0792
<b>Rocky Mountain PACE</b>	El Paso	(855) 207-0702
<b>Senior CommUnity Care PACE</b>	Delta, Montrose	(866) 961-1451
<b>TRU PACE</b>	Boulder, Weld (Southwest)	(844) 350-7223

## Eligibility

In addition to being eligible for Medicaid, you must be at least 55 years old and require a nursing home level of care to get PACE coverage. The services PACE alone provides must be adequate for your health and safety in the community. You must also reside in one of PACE's service areas.

# Health Insurance & Prescription Drug Coverage for Seniors

## Medicaid

Health First Colorado is a comprehensive care program that covers a wide breadth of health services and prescription drugs. As an enrollee, you'll have access to the following services with no or very low-cost co-pays:

- Primary care visits
- Acute home health care for 60 days or less
- Telemedicine
- Dental and vision care
- Emergency and urgent care services
- Outpatient hospital services
- Private duty nursing
- Cancer treatments
- Mental health services
- Nursing home
- Physical, occupational and speech therapies
- Preventative and wellness services

Health First Colorado has a Preferred Drug List that shows all the medications the plan covers. You pay only \$3 per prescription or refill for these medications. Prior authorization is required for non-generic drugs. Mail-order prescriptions are permitted under certain circumstances. Medicaid also covers durable medical equipment, which may require a \$1 per day co-pay.

## How to Apply

If you want to apply for Medicaid in Colorado, you have several options. You can:

- Use the online application system called Colorado PEAK
- Call 800-221-3943 to apply over the phone
- Download, print, fill out and mail an application
- Visit your county's department of human services or application service center
- Contact the Medicare & State Health Insurance Assistance Program (SHIP) for assistance

## Eligibility Table

Family Size	Monthly Income Limit*
1	\$1,564
2	\$2,106
3	\$2,650
4	\$3,192
5	\$3,735

### Old Age Pension Health and Medical Care Program

The Medical Care Program provides limited health care services for older adults who do not qualify for a Health First Colorado plan. It includes inpatient and outpatient hospital services, home health care, surgical dental services, durable medical equipment and medical transportation. The Old Age Pension also pays for limited pharmaceuticals. This program is known by a few different names: Modified Medical Plan, State Medical Program and the OAP State Only Program.

#### How to Apply

The human services department in your county is responsible for processing applications for the Old Age Pension

#### Eligibility

To get coverage under the Medical Care Program, you must meet the following conditions:

- You must already receive the Old Age Pension.
- You cannot be eligible for Health First Colorado.
- You must not be institutionalized for a mental illness or tuberculosis.

### 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 alone may not cover all of your healthcare costs. Thankfully, there are four Medicare Savings Programs that can help you get the prescription drugs and treatments you need to stay healthy.

- **Qualified Medicare Beneficiary Program:** This program 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 Medicare Savings Plan 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

You can apply for Medicare Savings Programs by contacting your local Department of Human Services. Each department has its own application process, which may include phone, email, fax and in-person options.

## Eligibility

In addition to the financial requirements listed in the table below, you must meet the following conditions to be eligible for the Medicare Savings Programs residents must:

- Be eligible for Medicare Part A and B.
- Be a citizen of the United States or a legal resident.
- Be a resident of Colorado.

The Qualified Disabled Working Individual program has some of its own unique qualifications, such as being a working disabled individual and losing your premium-free Part A coverage due to going back to work.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,153	\$1,546	\$9,900	\$15,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,379	\$1,851	\$9,900	\$15,600
<b>Qualified Individual</b>	\$1,549	\$2,080	\$9,900	\$15,600
<b>Qualified Disabled Working Individual</b>	\$2,285	\$3,072	\$9,900	\$15,600

# 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.