



# State Resources for Seniors in Mississippi

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 U.S. Census estimates that more than 480,000 Mississippians are over the age of 65, representing more than 16% of its total population. Considering that experts have predicted nearly 70% of the country's seniors will eventually have to move to a nursing home or an assisted living facility, it's important to consider quality long-term care.

Thankfully, Mississippi's seniors have access to numerous government and nonprofit programs, including Medicaid and waiver programs, designed to make thriving during your golden years easier and more affordable.

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## Medicaid

Mississippi's Medicaid program offers a range of services to ensure the state's most vulnerable residents aren't overlooked. For seniors, long-term care is often what they're most concerned about. Nursing home care is covered by default, and through waiver programs, seniors can also get help covering costs to receive care services in their homes, at an assisted living facility or at other providers in the community.

## How to Apply

You can submit your Medicaid application in a variety of ways. You can fill it out online or print it out and bring it to your nearest Department of Human Services. You can also fax your application to the Division of Medicaid's office of Eligibility at (601) 576-4164.

## Eligibility

You'll may qualify for Medicaid if you're one or more of the following:

- Over the age of 65
- Receiving Supplemental Security Income (SSI)
- Blind or disabled

Applicants must also meet the program's financial requirements. Seniors who currently receive SSI or previously received it have one set of guidelines.

	Income Limits	Asset Limits
<b>Single Applicants</b>	\$841 per month	\$2,000
<b>Married Applicants</b>	\$1,261 per month	\$3,000

Seniors who live in nursing facilities or are currently enrolled in a home and community-based service have higher financial limits.

	Income Limits	Asset Limits
<b>Single Applicants</b>	\$2,523 per month \$30,276 per year	\$4,000

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

If you're receiving services at home through Home and Community Based Services (HCBS), and your spouse also lives at home, asset guidelines change dramatically. Generally, the spouse can keep up to \$137,400 in resources in addition to what the program excludes. The applicant, however, is still limited to \$4,000 in assets. For more details about income guidelines for Medicaid's different programs, visit the Medicaid website.

## 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.

## **Assisted Living Waiver**

The Assisted Living Waiver could help you avoid a nursing home and move into an assisted living facility instead. Depending on your needs, the waiver could provide you with homemaker services, daily living assistance, medication management, transportation and a range of other services.

### **How to Apply**

Apply for this waiver at a local Medicaid office or visit an Area Agency on Aging where you can get free insurance counseling and assistance applying for Medicaid programs.

### **Eligibility**

To qualify for the Assisted Living waiver, you'll need to meet Medicaid's financial requirements and be at risk of institutionalization in a nursing home.

## **Independent Living Waiver**

Medicaid's Independent Living Waiver is a Home and Community Based Services waiver. Its main services are case management and personal care assistance, but some seniors can also receive home accessibility modifications and medical equipment.

### **How to Apply**

You can apply for the Independent Living Waiver by calling the Division of Medicaid at (601) 359-6050 or by visiting a Medicaid office close to you.

### **Eligibility**

To qualify for the independent living waiver, you'll need to be Medicaid-eligible as well as be cognitively and physically fit enough to communicate your health care needs. Additionally, this program is reserved for residents who have a neurological or orthopedic condition.

## **Elderly and Disabled Waiver**

The Elderly and Disabled Waiver provides in-home services according to care plans developed by the registered nurse and social worker assigned to each program participant. If you're approved for this waiver, you could receive:

- Home delivered meals
- In-home respite care
- Assistance with personal hygiene
- Home health visits
- Physical or speech therapies

### **How to Apply**

You can start the application process for this waiver by calling the state's Division of Medicaid at (601) 359-6050, or you can stop by the nearest Area Agency on Aging where a counselor from the State Health Insurance Patrol can walk you through the paperwork.

### **Eligibility**

You need to be at least 21 years of age and require a nursing home level of care to qualify for the Elderly and Disabled Waiver.

# Health Insurance & Prescription Drug Coverage for Seniors

The right health insurance and drug savings plans can play a key role in protecting your finances throughout retirement. Medicaid and Medicare, government-managed health care options, are among the most popular and affordable, but seniors can also seek out their own private insurance plan on the national health insurance marketplace.

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## Medicaid

For many lower-income families across the country, Medicaid helps them afford to visit the doctor when they're sick or refill their prescriptions on time. As a federal health care program, it offers medical coverage for everyone ranging from pregnant women and newborns to disabled children, seniors and undocumented residents.

## How to Apply

Applying for Medicaid online is generally the quickest route, but you can also apply in person at a regional Medicaid office. If you call the Eligibility Office at 800-421-2408, they can mail you a hard copy of the application and answer any questions you have when you're ready to fill it out. If you don't know the address of your regional office, mail printed applications to:

550 High Street  
Suite 1000  
Jackson, MS 39201

## Eligibility

Mississippi's older residents usually qualify for Medicaid for one or several reasons:

- Aged 65 or older
- Blind or disabled
- Currently a nursing home resident

They also have to stay within income guidelines, which are higher for seniors living with their spouses in nursing homes or at home while receiving care through HCBS. Assuming they're a non-applicant, the spouse will have an asset limit of \$137,400 instead of the \$4,000 listed below.

	Income Limits	Asset Limits
Single Applicants	\$2,523	\$4,000

The remainder of the state’s Medicaid applicants under the Aged, Blind or Disabled group have the same limits. All seniors under that group could be required to attend an in-person interview before their application is accepted.

	Income Limits	Asset Limits
Single Applicants	\$841	\$2,000
Married Applicants	\$1,261	\$3,000

## Federally Facilitated Marketplace

If you don’t qualify for Medicaid, your application is automatically sent over to the F.F.M. for you to find the next best option. The F.M.M. takes your preferences and budget and matches you with private health insurance options. If your F.M.M. application has been flagged as Medicaid-eligible, your application will automatically be routed there instead.

### How to Apply

You can apply directly for private health insurance plans on the national healthcare marketplace.

### Eligibility

Anyone can apply for a private health insurance plan, and as long as you can afford the premium, your application will likely be accepted. Specific coverage requirements can vary substantially by plan.

## 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 Savings Plans (MSPs) could make health care more affordable by covering some Medicare recipients' deductibles and premiums as well as coinsurance. Income limits vary. These three plans are described 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.

## How to Apply

The quickest way to apply for a Medicare Savings Program is online through the Medicare website or by calling the national Medicare customer service line at 800-772-1213.

You can also visit a county Human Services office. Regardless of where you apply, you'll need a variety of important documentation. Some of the key paperwork you need must show:

- Bank account and routing numbers
- Information about current and past jobs and other sources of income
- Citizenship status and Social Security number

## Eligibility

If one or several of the following conditions applies to you, you may qualify for an MSP:

- Eligible for Medicare Part A
- Currently enrolled in Medicare Part A or Part B or both
- Income below 135% of the federal poverty level

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary Program	\$1,183	\$1,576	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,409	\$1,881	N/A	N/A
Qualified Individual	\$1,579	\$2,110	N/A	N/A

# 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.