



State Resources for Seniors in Iowa

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.

Health Insurance & Prescription Drug Coverage for Seniors

Iowa seniors have access to a number of programs to help them pay for health care services and prescription medicines. In addition to Medicaid and Medicare, seniors residing in certain counties may be eligible for the Program of All-Inclusive Care for the Elderly.

Medicaid

Iowa Medicaid helps low-income seniors pay for a wide range of medical and health care services, such as dental treatment, doctor visits, non-emergency medical transportation, therapy services and prescription drugs.

How to Apply

Seniors can apply for Iowa Medicaid online using the DHS Services Portal. Application forms can also be printed and then mailed or delivered in person at a local DHS office.

Eligibility

Eligibility for Iowa Medicaid is based on your personal and financial circumstances. Applicants must be:

- A U.S. citizen and a resident of Iowa.
- Aged 65 years or older, blind or disabled.
- Have an income that is at or below 133% of the Federal Poverty Level (FPL).

2022 Iowa Medicaid Income Limits

	Annual Income Limits	Asset Limits
Single Applicants	\$10,092	\$2,000
Married Applicants	\$15,132	\$3,000

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

Program of All-Inclusive Care for the Elderly (PACE)

Iowa seniors requiring nursing home care may be eligible for the Program of All-Inclusive Care for the Elderly (PACE). The program provides community-based health care support to adults aged 55 and older. PACE operates a number of centers across the state with an on-site clinic offering medical care and prescription drugs. Other services offered by PACE include dental, audiology and hospital inpatient and laboratory services.

How to Apply

Seniors interested in applying should contact their regional PACE program.

Eligibility

Iowa seniors interested in joining PACE must be:

- Aged 55 or over.
- Meet the state criteria for nursing facility level of care.
- Be able to live safely in the community with help from a PACE center.
- Be eligible for Medicaid and/or Medicare
- Live in one of the following counties:
 - Harrison
 - Mills
 - Pottawattamie
 - Boone
 - Dallas
 - Jasper
 - Marshall
 - Madison
 - Marion
 - Polk
 - Story
 - Warren
 - Cherokee
 - Monona
 - Plymouth
 - Woodbury

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

Iowa offers four Medicare Savings Programs to help low-income seniors pay their Medicare expenses, such as deductibles, premiums and coinsurance.

- **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 any of the Medicare Savings Programs, contact your local Department of Human Services office. Alternatively, visit the DHS Services Portal, create an account and complete an online application. For more information and help in applying, call the DHS help center at (855) 889-7985.

Eligibility

To qualify for QMB, SLMB, QI or QDWI, you must be eligible or already receiving Medicare Part A and/or Part B. In addition, your income and assets must not exceed certain limits. The criteria are different for each program as detailed in the table below.

	Single Monthly Income Limits	Married Income Monthly 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

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