



State Resources for Seniors in Michigan

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

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