



State Resources for Seniors in Minnesota

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

Medicaid

Medical Assistance is a federally-operated health care insurance plan for people with a very low income. While you're not required to pay a monthly premium for this service, there are usually small copays and deductibles, although some seniors won't pay anything for care.

Covered services include limited dental care, doctor visits, hospital stays, eyeglasses, hearing aids, mental health care and a wide range of other essential health care services.

How To Apply

If you're applying for multiple family members with differing ages, or you're under 65, apply for Medicaid through MNsure. If you're under 65 and have a disability, or you're over 65, you should:

- Print an application form.
- Call or visit your tribal or county DHS office (you can also get assistance from your local DHS office, or call the Senior LinkAge Line at 800-333-2433).
- Phone (800) 657-3739 or (651) 431-2670 to request a paper application form in the mail .

Eligibility

Minnesota residents who are over 65 or who have certain disabilities are eligible for MA health care coverage. There are also asset and income limits, which vary depending on your age, disability status, family size and required level of care.

For single people, the asset limit is \$3,000, and for married couples it's \$6,000, with an additional \$200 per dependent. Assets typically don't include the property you live in or your car, and retirement accounts may be regarded differently compared to other assets. For most people, the only costs of care are copays, but you might have to pay a spenddown if you're over the income limit.

Income limits are currently set at 100% of the federal poverty guideline, which are as follows:

Family Size	Monthly Income Limit*
1	\$1,133
2	\$1,527
3	\$1,921
4	\$2,315
5	\$2,709

*Figures are accurate as of May 2022. Check current guidelines for up-to-date information.

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 Programs are available to older Minnesotans who need a little help covering Medicare copays, deductibles and other out-of-pocket costs. There are four in Minnesota:

- **Qualified Medicare Beneficiary Program:** 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 QMB, SLMB, QWD or QI benefits in Minnesota, visit the MNbenefits website and apply online.

Alternatively, you can download the relevant form, print it off, and send it or take it in person to your local DHS office. Call the Senior LinkAge Line and ask for help if you have any questions or need guidance.

Eligibility

Qualifying criteria for all Medicare Savings Programs are:

- Assets and income must be within the asset and income limits.

For QMB, SLMB and QI, you must be:

- Enrolled in Medicare Parts A and B

There are additional criteria for QI and QMB:

- QI: You can only access this benefit when funding is available.
- QMB: You should be willing to assign your medical insurance benefits rights to the MN DHS.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,094	\$1,473	\$10,000	\$18,000
Specified Low-Income Medicare Beneficiary	\$1,308	\$1,762	\$10,000	\$18,000
Qualified Individual	\$1,469	\$1,980	\$10,000	\$18,000
Qualified Disabled Working Individual	\$2,167	\$2,924	\$4,000	\$6,000