



# State Resources for Seniors in Mississippi

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

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