



State Resources for Seniors in Oregon

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

Health and prescription drug coverage are essential to older adults who often experience greater vulnerability to sickness and injuries. Those with limited incomes may find it challenging to cover insurance costs, but Oregon has programs to help.

Medicaid

Oregon Health Plan offers free or low-cost health coverage for seniors who qualify for Medicaid. This state and federal public assistance program pays for health care services for older adults with low incomes or very high medical bills compared to their income and assets.

How to Apply

Seniors may apply online or complete a paper Application for Oregon Health Plan Benefits. Paper applications must be signed and submitted by:

- Mail to OHP Customer Service, P.O. Box 14015, Salem, OR 97309-5032
- Fax to 503-378-5628

Applicants can call OHP at (800) 699-9075 for assistance.

Eligibility

Applicants for Oregon health benefits must provide their Social Security number or they'll be denied. They must meet income and assets limits and:

- Be an Oregon resident
- Be a U.S. or Naturalized citizen

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

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

Oregon Prescription Drug Program

The Oregon Prescription Drug Program transitioned to the ArrayRx Discount Card Program on January 1, 2022. Anyone previously enrolled must re-enroll with ArrayRx. However, it's still state-sponsored and authorized by the Oregon Health Authority. The program can save participants up to 80% on generic drugs and 20% on name-brand prescriptions at most pharmacies.

How to Apply

Applicants can sign up online. You can also enroll by phone at (800) 913-4284 or request help creating an online account by calling (800) 913-4146.

Eligibility

All Oregon residents qualify and it's free to join. There aren't any age, income or asset restrictions. There also aren't any drug lists or formulas required.

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 help seniors with Medicare pay for their medical care by potentially paying for their Part A and/or Part B premiums, Medicare deductibles, coinsurance and copayments. Eligibility is based on income, with limits changed annually.

- **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 Medicare Savings Programs, seniors should contact their local health services office for the Aging and People with Disabilities program office. They can also call 855-873-2372 for assistance. If they'd like an application mailed to them, they can call Customer Service at 800-699-9075. However, it's faster to apply online after creating an account. The Oregon Department of Health Services makes application decisions within 45 days of submission.

Eligibility

To qualify for the various Medicare Savings Programs, you must meet the relevant monthly income and asset limits and be:

- Eligible for Medicare Part A.
- An Oregon resident.
- A U.S. citizen.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	N/A	N/A
Qualified Individual	\$1,529	\$2,060	N/A	N/A
Qualified Disabled Working Individual	\$2,265	\$3,052	N/A	N/A

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