



State Resources for Seniors in Utah

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

Paying out of pocket for prescription drugs and medical care can quickly strain seniors on fixed incomes. However, Utah offers coverage options to help Utah's older residents afford care.

Medicaid

Medicaid helps lower-income residents pay for health care services, including doctor appointments, dental work and prescription drugs. Without it, many low-income families risk their health to pay for other essentials.

How to Apply

For the quickest response, fill out and submit your Medicaid application online. Alternatively, download the application and fax it to (801) 526-9505 or mail it to the address on the download page. For assistance, contact an insurance counselor at the SHIP.

Eligibility

In addition to being a U.S. citizen, you probably qualify for Medicaid if you're:

- Age 65 or over, blind or disabled
- Currently a nursing home resident

Because Medicaid caters to low-income residents, having too many assets or too much monthly income could disqualify you. Through the end of February 2023, regular Medicaid's income and asset limits are:

	Monthly Income Limit	Asset Limit
Single applicant	\$1,133	\$2,000
Married (one or both spouses applying)	\$1,526	\$3,000

Health Insurance Marketplace

The federal insurance marketplace connects you to different health insurance plans from a variety of insurers. If you qualify for Medicaid, it will automatically send your application to its division.

How to Apply

Applying online at healthcare.gov is the quickest and generally easiest way to apply.

Eligibility

You only need to meet a few basic criteria to qualify:

- Live in the U.S.
- Be a U.S. citizen or legal resident
- Not currently serving a jail sentence

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 could make your health insurance more affordable. You could reduce some or all of your Medicare Part A and Part B deductibles, premiums and coinsurance.

- **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

Submitting your application electronically through Utah’s Workforce Services is the quickest way to apply. On the Utah Medicaid website, you can download and print the application, then deliver it in person to the nearest Workforce Services office or mail it to the state’s Medicaid Program office at P.O. Box 143245, Salt Lake City, UT 84114-3245. You can also fax it to (801) 526-9505.

To better understand the Medicare Savings Plans, call the SHIP at (800) 541-7735.

Eligibility

Most seniors are probably eligible for a Medicare Savings Plan if they:

- Have U.S. citizenship or legal residency for more than five years
- Qualify to receive any Social Security benefit
- Currently have Medicare Part A
- Previously had a Medicare-covered government job

Lastly, you have to satisfy the income and asset restrictions for the program you’re applying for:

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,074	\$1,452	\$7,970	\$11,960
Specified Low-Income Medicare Beneficiary	\$1,288	\$1,742	\$7,970	\$11,960
Qualifying Individual	\$1,449	\$1,960	\$7,970	\$11,960
Qualified Disabled Working Individual	\$4,249	\$5,722	\$4,000	\$6,000