



State Resources for Seniors in Washington

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

According to the Centers for Medicare and Medicaid Services, annual health care spending in the United States exceeds \$12,500 per person. If you depend on a fixed income, it can be difficult to pay for the cost of premiums and other essential items, such as food, housing and transportation. Adults who are uninsured or struggling to pay for insurance may qualify for financial assistance through Medicaid.

Medicaid

Individuals who qualify for Apple Health based on their age, health or financial situation are entitled to a comprehensive array of basic medical services, as well as prescription drug coverage and optional long-term services and supports. If you're aged 65 and older, your Medicaid and Medicare benefits can work together, and the state may cover your Part B premiums, as well as other out-of-pocket expenses. Here are a few of the medical services that are included in all Medicaid plans:

- Primary and specialty care
- Emergency medical services
- Limited dental and vision
- Behavioral health care
- Prescription drug coverage
- Labs and diagnostics
- Transportation to doctors' appointments

How to Apply

You can apply for Apple Health online at [HealthCare.gov](https://www.healthcare.gov) or through the Washington Connection application portal. Paper applications for individuals who are aged 65 or older can be downloaded and completed at your convenience, and assistance is available over the phone at (877) 501-2233. If you're aged 64 or younger, call (855) 923-4633 for more information.

Eligibility

To qualify for Medicaid, you must be a Washington resident and U.S. citizen or qualifying noncitizen. Your financial situation must be characterized as low income or very low income. Income limits can be as low as \$841 per month for regular Medicaid for the Aged, Blind and Disabled, but there are a number of exemptions. If you have

excess income, you may be able to spend it on qualifying medical bills. You may also be able to move assets into a trust.

Family Size	Monthly Income Limit	Asset Limits
1	\$841	\$2,000
2	\$1,261	\$3,000

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 beneficiaries manage their out-of-pocket costs. Depending on your income, you may qualify for assistance with your premiums, deductibles or copays.

- **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

If you live in Washington, you can apply for a Medicare Savings Program online at WashingtonConnection.org. Alternatively, you may complete a paper application and return it to the Department of Social and Health Services Customer Service Center or your local Community Services Office. The application process is the same for all Medicare Savings Programs. Your income will determine which programs, if any, you qualify for.

Eligibility for Medicare Savings Program

To qualify for one of the state's Medicare Savings Programs, you must be a Washington resident and a current Medicare beneficiary. The level of financial assistance you receive depends on your income. Retirees who earn up to \$1,529 per month, or \$18,348 per year, qualify for limited assistance.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	\$8,400	\$12,600
Qualified Individual	\$1,529	\$2,060	\$8,400	\$12,600
Qualified Disabled Working Individual	\$2,265	\$3,072	\$4,000	\$6,000

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