



## State Resources for Seniors in Kentucky

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

It's essential for older adults to have access to quality health care and prescription medications, especially maintenance medications for chronic health conditions. To ensure seniors have adequate health insurance and prescription drug coverage, Kentucky has programs to help defray their costs.

## Medicaid

Kentucky Medicaid provides health care for eligible, low-income seniors and other populations. It helps cover medically necessary services, such as hospitalizations, doctor visits, laboratory services, X-rays and prescription drugs.

## How to Apply

Seniors can apply for Medicaid online, over the phone at (855) 306-8959 or at a DCBS office. They can also drop off, fax or mail a completed Medicaid application. Seniors can call Member Services at (800) 635-2570 or ask a DCBS caseworker for help with their applications.

## Eligibility

Eligibility for SSI recipients and the aged, blind or disabled is based on additional requirements, including income and resource limits. Seniors whose incomes exceed the limit may still qualify using a spend-down program.

	Monthly Income Limits	Asset Limits
Single Applicants	\$217	\$2,000
Married Applicants	\$291	\$4,000

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

## **Kentucky Prescription Assistance Program**

The Kentucky Department for Public Health Division of Prevention and Quality Improvement (DPQI), Health Care Access Branch administers the Kentucky Prescription Assistance Program (KPAP). This free service helps qualified seniors obtain free or reduced-cost prescription drugs through assistance programs offered by drug manufacturers, discount pharmacy programs and discount drug programs.

### **How to Apply**

KPAP workers located throughout the state help seniors prepare their applications and other necessary forms. Call (800) 633-8100 to find the location nearest you or receive more information about the KPAP program.

### **Eligibility**

Eligibility is based on income guidelines that vary by participating pharmaceutical companies. Seniors in the Medicare “doughnut hole” or with annual incomes of 200% to 400% of the federal poverty level may qualify.

## **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

For those who qualify, Kentucky Medicaid offers partial financial assistance with Medicare premiums, deductibles or coinsurance through the Medicare Savings

Program. This program has three plans described below that help low-income Medicare beneficiaries who are not entitled to the full Medicaid benefit package.

- **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

Seniors apply by filling out an application for the Kentucky Medicare Savings Program. They can return the completed application to the DCBS office in the county where they live or fax it to the Centralized Mail Room at (502) 573-2005 or (502) 573-2007. Those who need help filling out the application can call (855) 306-8959 to request assistance from a case worker.

## Eligibility

To qualify for the various Medicare Savings Programs, seniors must meet the current income limits. They must also be:

- Eligible for Medicare Part A
- Eligible for Medicare Part B
- A Kentucky resident
- A U.S. citizen

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,074	\$1,453	\$7,970	\$11,960
Specified Low-Income Medicare Beneficiary	\$1,288	\$1,742	\$7,970	\$11,960
Qualified Individual	\$1,449	\$1,960	\$7,970	\$11,960

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