



## State Resources for Seniors in Maine

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

As your body ages, you often become more vulnerable to injuries and illnesses. Seniors living on a fixed income may find it difficult to pay for health insurance and prescription drug coverage, essential for their ongoing medical needs. Maine offers several programs that help seniors cover health insurance and prescription costs.

## Medicaid

MaineCare pays for medically necessary services based on your age and medical needs. Covered services may include doctor and hospital visits, X-rays, labs and prescriptions.

## How to Apply

Apply online through My Maine Connection or in person at a district DHHS office. You can also mail, fax or email a completed MaineCare Application. Call (855) 797-4357 for assistance filling out the application.

## Eligibility

To qualify for MaineCare, seniors must:

- Reside in Maine
- Be a U.S. citizen or qualified noncitizen
- Be aged 65 or older, or younger with a disability
- Meet income and asset limits

	Monthly Income Limits*	Asset Limits*
Single Applicants	\$1,133	\$13,460
Married Applicants	\$1,526	\$18,300

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

## Drugs for the Elderly and Disabled

Seniors may qualify for discounted prescriptions through the Drugs for the Elderly and Disabled program. DEL provides up to 80% off the cost of some prescription medications. Recipients may have a \$2 copayment. Call the Pharmacy Help Desk at (866) 796-2463 for assistance.

### How to Apply

Apply online through My Maine Connection or in person at a district DHHS office. You can also mail, fax or email a completed MaineCare Application. Call (855) 797-4357 for assistance filling out the application.

### Eligibility

To be eligible for DEL, you must be:

- Aged 62 or older
- Aged 19 to 61 and meet SSI disability criteria
- Meet income and asset limits

	Monthly Income Limits*	Asset Limits*
Single Applicants	\$2,096	\$50,000
Married Applicants	\$2,832	\$75,000

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

## 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

If you have Medicare, you may qualify for a Medicare Savings Plan or Buy-In. Depending on your income, MaineCare may pay for Part A and/or Part B premiums, Medicare deductibles and coinsurance or copayments. There are three Medicare Savings Programs in Maine:

- **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

Low-income seniors with Medicare or eligible for Medicare can apply for a Medicare Savings Plan online through My Maine Connection or in person at their nearest district DHHS office. They may also download a paper MaineCare Application and place check marks in the boxes marked MaineCare and Medicare Savings Program, then return it through:

- Email: Farmington.DHHS@Maine.gov
- Fax: (207) 778-8429
- Mail: Office for Family Independence, 114 Corn Shop Lane, Farmington, ME 04938

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

Program	Single Income Limits*	Married Income Limits*	Single Asset Limits*	Married Asset Limits*
<b>Qualified Medicare Beneficiary</b>	\$1,699	\$2,289	\$50,000	\$75,000
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,926	\$2,594	\$50,000	\$75,000
<b>Qualified Individual</b>	\$2,096	\$2,823	\$50,000	\$75,000

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