



State Resources for Seniors in Massachusetts

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.

Financial Assistance for Senior Living & Senior Care

According to the U.S. Department of Health and Human Services, Americans celebrating their 65th birthdays in 2022 have a nearly 70% chance of needing long-term care in subsequent years. Of these, approximately 37% are likely to receive health care services within an assisted living facility or nursing home, which raises the question of how to pay for it. Fortunately, there's help for seniors in Massachusetts who can't cover all their care costs.

Medicaid

Medicaid in Massachusetts is known as MassHealth. It makes care within a nursing home facility possible for seniors unable to afford it. The program pays all remaining costs after the senior has paid what they can from their own funds — known as the patient paid amount. As of 2022, successful applicants retain \$72.80 per month from their incomes as a personal needs allowance, which covers personal expenses such as clothing and hair styling.

How to Apply

The quickest way to apply for Medicaid is to enroll as a MassHealth member and complete an online application form. If you want help with your application, you can call the MassHealth Customer Service Center at (800) 841-2900 between 8 a.m. and 5 p.m. on weekdays. MassHealth members who prefer the paper method can download an English or Spanish language version of the application form and fax a completed copy to (617) 988-8903 or mail it to MassHealth Program, P.O. Box 187, Quincy, MA 02180.

Eligibility

To be eligible for MassHealth, applicants must be:

- Residents of Massachusetts
- U.S. citizens or legal residents
- Aged 65 years or older, blind or have a disability
- Assessed by a clinician as in need of medical services provided in a nursing home care facility

In addition to having assets not exceeding \$2,000 (single applicant) or \$3,000 (if both spouses apply) the household shouldn't have an income greater than 133% of the federal poverty guidelines.

Family Size	Gross Monthly Income Limits
1	\$1,507
2	\$2,030
3	\$2,553
4	\$3,076
5	\$3,599
6	\$4,122

Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

Frail Elder Waiver

The Frail Elder Waiver covers care costs for seniors residing in their own homes or the home of a relative with caregiving responsibilities. Congregate housing residents also fall within the waiver's scope. It can pay medical and non-medical costs, such as skilled nursing and personal care.

How to Apply

Call the MassOptions call center at (800) 243-4636 to speak to a counselor or visit the website to fill out an online referral form.

Eligibility

You must be a MassHealth member aged 65+ (or 60+ if you have a disability), clinically in need of a nursing home level of care, able to live safely within your community and satisfy the financial restrictions

Home Care Services

Home Care Services is for seniors needing only non-medical services, such as personal care, home-delivered meals and dementia day care. It can also cover costs for home-use adaptive equipment, such as ramps, making it particularly useful for seniors with mobility issues.

How to Apply

You should contact your nearest Aging Services Access Point, where a counselor will assist with your application.

Eligibility

You must be aged 60 or older, but younger residents with early onset dementia can also apply. You must reside at home, satisfy the income and asset guidelines and need help with daily living tasks, such as bathing and dressing.

Program of All-Inclusive Care for the Elderly (PACE)

PACE agencies combine Medicaid and Medicare services, providing a full range of supports that plug gaps created when seniors pay for care with both programs separately. PACE covers medical and non-medical services for seniors who remain at home, but it doesn't operate everywhere in Massachusetts, so you should check if your area participates before applying.

How to Apply

Applicants must contact their local PACE agency directly, which will guide them through the application process.

Eligibility

PACE is open to adults aged 55+ who reside in an area covered by the program. They must be medically certified to need nursing home levels of care and be able to live safely within their community with the PACE organization delivering all their care needs.

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

MassHealth covers costs for seniors requiring nursing home levels of care. Services may include doctor visits, hospital stays and rehabilitation treatments. It also pays for prescription drugs, but a copayment is required, and Medicare recipients must get most of their prescription drugs from their Part D plans.

How to Apply

The quickest way to apply is online. Alternatively, contact the MassHealth Customer Service Center at (800) 841-2900 or download an application form in English or Spanish and send a completed copy by fax to (617) 988-8903, or mail to: MassHealth Program, P.O. Box 187, Quincy, MA 02180

Eligibility

You must live in the state and be frail enough to require assistance. You must also fulfill at least four of the following criteria.

- U.S. citizen or legal resident aged 65+
- Reside in Massachusetts or intend to
- Blind
- Have a disability
- Clinically assessed as needing nursing home levels of care

Single applicants can't have assets exceeding \$2,000 (or \$3,000 if both spouses in a two-person household apply). Seniors must also satisfy the income guidelines, which are fixed to 133% of the federal poverty level.

Family Size	Gross Monthly Income Limits
1	\$1,507
2	\$2,030
3	\$2,553
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ConnectorCare

ConnectorCare plans help residents with incomes not exceeding 300% of the federal poverty level. Because several insurers participate in ConnectorCare plans, you should check that a plan satisfies your medical care and prescription drug needs.

How to Apply

Open enrollment periods are between November and January of each year. You can apply at other times if you have a qualifying reason, such as relocating to Massachusetts, by enrolling online at mahealthconnector.org.

Eligibility

To be eligible, you must satisfy the following criteria:

- Be a Massachusetts resident and U.S. citizen (or lawful immigrant)
- Not qualify for Medicaid or Medicare
- Be unable to get affordable health care insurance through your employer

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, known in Massachusetts as Medicare Buy-In, help eligible residents on low incomes pay their deductibles, copays and other out-of-pocket costs. There are two plans designed to help seniors in various situations:

- **Qualified Medicare Beneficiary:** This MSP, also called Senior Buy-In, 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, or Buy-In, program helps pay Medicare Part B premiums.

How to Apply

To apply for yourself (and your spouse, if applicable), download a copy of the application form and either fax a completed copy to (857) 323-8300, or mail it to: MassHealth Enrollment Center, P.O. Box 290794, Charlestown, MA 02129-0214.

Eligibility

In addition to the income and asset limits shown in the following table, you will need to satisfy several other criteria to be eligible for a Medicare Buy-In Program:

- You must be a U.S. citizen or a legal immigrant.
- You must reside in Massachusetts.
- You must be eligible for Medicare Parts A and B.

Program	Single Income Limits*	Married Income Limits*	Single Asset Limits**	Married Asset Limits**
QMB/Senior Buy-In	\$1,473/month	\$1,984/month	\$16,800	\$25,200
SLMB/Buy-In	\$1,869/month	\$2,518/month	\$16,800	\$25,200

* As of 03/01/22

** As of 01/01/22

Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

Social Security

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

How to Apply

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

Eligibility

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

Supplemental Security Income

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

How to Apply

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

Eligibility

SSI has the following eligibility requirements:

Basic Requirements	Aged 65, blind or disabled.
Citizenship	U.S. citizen, U.S. national or resident alien.
Countable Resources	\$2,000 for individuals/\$3,000 for married couples.
Income	Countable income can't exceed the federal benefit rate.