



State Resources for Seniors in Texas

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 Texas Affiliation of Affordable Housing Providers, the cost of retirement in Texas' big cities is more expensive than the national average. While the average household spends just over \$49,000 per year, Texans in Austin are projected to spend up to \$69,999 per year. The outlook for Houston and Dallas isn't much better, at a projected maximum of \$59,999 spent annually. Thankfully, there are programs to help seniors cover the costs of retirement, whether they opt to stay at home or move to an assisted living or nursing care facility.

Medicaid

Seniors in Texas over age 65 can get health coverage through the state's Medicaid for the Elderly and People with Disabilities program. This covers a range of long-term care services, such as personal care and home care, nursing home care, coverage for serious mental health issues and care for people with intellectual disabilities.

How To Apply

There are four ways you can apply for Texas Medicaid:

- Visit YourTexasBenefits.com and apply online.
- Call 2-1-1.
- Download and complete an application form and send it to your local HHS office by mail.
- Visit your local HHS office in person and request to complete the MEPD application.

If you need help, call 2-1-1 or your district's Area Agency on Aging.

Eligibility

There are financial and non-financial criteria you must meet to access Texas Medicaid. Firstly, applicants must be:

- Over 65 or qualify as disabled according to the Social Security Administration's criteria.
- A Texas resident.
- A U.S. citizen or legal non-citizen
- Blind.
- Have a member of your household with a disability.

You must also qualify as a very low-income applicant. In Texas, the gross income limits for regular Medicaid as of May 2022 are:

Family Size	Annual Income Limit
1	\$26,909
2	\$36,254
3	\$45,600
4	\$54,945
5	\$64,291

Assets cannot exceed \$2,000 for a single household and \$3,000 for a dual household.

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.

STAR+PLUS Home and Community-Based Services Program

The STAR+PLUS managed care program helps older Texans remain in their communities by covering costs associated with assisted living, adult foster care and home care.

How To Apply

Enroll in Texas Medicaid via yourtexasbenefits.com or by calling 2-1-1. Once enrolled, you receive information about the program and how to proceed in the mail.

Eligibility

To qualify for the program, you must be:

- Approved for Medicaid.
- Not be any of the following: A frail elderly member, specified low-income Medicare beneficiary, qualified Medicare beneficiary, qualified disabled working or illegal immigrant.

Community First Choice Program

Community First Choice is a self-directed program offering home care services like grooming assistance, meal prep, light housework and medical alerts.

How To Apply

Become a member of Texas Medicaid via yourtexasbenefits.com or by calling 2-1-1. You can use either service to apply for the CFC program once approved for Medicaid.

Eligibility

For CFC eligibility, you must:

- Be enrolled in Medicaid.
- Require institutional care.
- Need help with daily activities such as bathing, eating and dressing.

Primary Home Care Program

The Primary Home Care Program is a self-directed service that pays for an attendant to take care of personal care tasks.

How To Apply

Apply for the PHC via yourtexasbenefits.com or call 2-1-1.

Eligibility

PHC recipients must be assessed by a health practitioner and diagnosed with health problems that prevent them from performing daily tasks.

Day Activity and Health Services

Seniors in Texas can get up to 10 hours per day, Monday to Friday, of adult day care services addressing mental, physical, medical and social needs with the DAHS program.

How To Apply

Apply for DAHS via yourtexasbenefits.com or by calling 2-1-1.

Eligibility

To find out if you're eligible for this service, visit or call your local HHS office.

Program of All-Inclusive Care for the Elderly

Frail elderly individuals in Texas who require nursing care can access PACE, which combines the benefits of Medicaid and Medicare into one single program.

How To Apply

Find a PACE provider in your local neighborhood and call the number listed.

Eligibility

To qualify for PACE, you must:

- Be over 55.
- Be clinically in need of nursing care.
- Want to remain in your community.

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

Older adults who can't get private health insurance for any reason might be able to get coverage through Texas MEPD.

Texas Medicaid covers a wide range of necessary health care services that can help older Texans. These services include:

- Checkups
- Vaccines and prescription medication
- Hospital services and care
- Lab tests and x-rays
- Hearing and vision care
- Access to mental health care
- Access to medical specialists
- Treatment of pre-existing conditions and special health needs

How To Apply

Services are usually offered through the STAR+PLUS health plan. You'll be made aware of the options available to you during the application process. To apply, you can:

- Dial 2-1-1 and follow the phone prompts.
- Visit yourtexasbenefits.com and fill out the necessary application.
- Locate your local HHS office and either call, mail or visit them in person.

There's plenty of support available to older adults who have questions or need help completing a health insurance application in Texas. Options include:

- Calling or visiting your local Aging and Disability Resource Center.
- Contact your local Area Agency on Aging.
- Medicare-eligible applicants can use the Texas Health Information, Counseling and Advocacy Program by calling 800-252-9240.

Eligibility

There are financial and circumstantial criteria you need to meet to access Medicaid if you're over 65. If you're under 65, you can still get support from Medicaid if you're blind or have a disability. Other qualifying criteria include:

- Having Texas residency.
- Being a U.S. citizen or legal non-citizen.
- Have no more than \$2,000 in assets as a single person and no more than \$3,000 in assets as a married couple.
- Income limits cannot exceed those listed below:

Family Size	Annual Income Limit
1	\$26,909
2	\$36,254
3	\$45,600
4	\$54,945
5	\$64,291

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're a Texan senior who needs help covering the costs of Medicare out-of-pocket expenses, you might be able to use one of the following Medicare Savings Programs:

- **Qualified Medicare Beneficiary Program:** This program 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

To apply for one of the programs listed above, call 2-1-1 or visit yourtexasbenefits.com. Alternatively, find the contact details for your local HHS office and print and mail it directly, take it in person or email a completed copy of the MSP application form.

Eligibility

There are slightly different qualifying criteria for each MSP, as outlined below:

- **QMB:** Beneficiaries must be entitled to Medicare A or 65, have a disability as verified by the SSA, or have chronic renal disease.
- **SLMB:** You must meet QMB eligibility criteria, plus meet income requirements.
- **QI:** You must meet QMB eligibility criteria, plus meet income requirements.
- **QDWI:** You must be under 65, be entitled to Medicare A, not be enrolled in Medicaid and meet income requirements.

In addition to the above, you must meet the income requirements listed in the following table.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,074	\$1,452	\$4,000	\$6,000
Specified Low-Income Medicare Beneficiary	\$1,074.01 to \$1,288	\$1,452.01 to \$1,742	\$8,400	\$12,600
Qualified Individual	\$1,288 to \$1,449	\$1,742 to \$1,960	\$8,400	\$12,600
Qualified Disabled Working Individual	\$2,147	\$2,904	\$8,400	\$12,600

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.