



# State Resources for Seniors in South Dakota

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

Nearly 7 in 10 older Americans will need long-term care services and support as they age. While this care is often provided by friends or family members, many seniors also rely on paid services.

In South Dakota, getting in-home care costs an average of \$5,911 per month, while care in an assisted living facility averages \$3,350 and nursing home care even more at \$7,118 monthly. If you're living on a fixed income, you may wonder what help is available for senior care costs. Keep reading to learn about financial assistance options for senior care in South Dakota.

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## Medicaid

South Dakota Medicaid offers coverage for a wide variety of health care services, including some types of senior care. Eligible seniors may receive personal care, home health care or nursing home services through Medicaid. For Medicaid-funded home health services, a referral from your primary care provider is required.

## How to Apply

The Department of Social Services accepts online applications. If you prefer to complete a paper application, you can download the forms from the DSS website or call (800) 305-3064 to request an application packet. Completed paper applications can be mailed, faxed or dropped off at your local DSS office.

## Eligibility

Seniors may be eligible for this program if they live in South Dakota and are U.S. citizens, U.S. nationals or lawfully present non-citizens. For seniors, blind and disabled applicants, financial eligibility is based on Supplemental Security Income limits. Seniors who receive SSI benefits are automatically eligible. If you don't receive SSI benefits, you must have income and assets within the limits below.



## Financial Eligibility for South Dakota Medicaid

|                    | Annual Income Limits | Asset Limits |
|--------------------|----------------------|--------------|
| Single Applicants  | \$10,092             | \$2,000      |
| Married Applicants | \$15,132             | \$3,000      |

\*These limits are current as of 2022. Contact your local Department of Social Services office for current eligibility requirements.

## 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.

## HOPE Waiver

The Home & Community-Based Options and Person Centered Excellence Waiver aims to help seniors delay or avoid moving into a nursing home. Eligible seniors can receive a variety of services and supports at home or in the community, from personal care to nutritional supplements to specialized medical equipment.

## How to Apply

To apply for the HOPE waiver, contact your local Long Term Services and Supports office. You can find the contact information for your local office on the Department of Human Services website.

## Eligibility

Seniors may be eligible for HOPE waiver services if they:

- Are 65 years old or older or have a qualifying disability.
- Are assessed as needing the level of care provided by nursing homes.
- Live in the community, not in a hospital or nursing home.
- Have an income of no more than 300% of the SSI benefit amount. For 2022, this means seniors may earn up to \$2,523 per month.
- Need waiver services at least once a month.

## Long Term Services and Supports

As the state unit on aging, the Division of Long Term Services and Supports administers a wide variety of services for seniors. Some of the services and supports seniors could receive through LTSS include personal care and respite care.

## How to Apply

Seniors who are interested in receiving services through Long Term Services and Supports can contact their local LTSS office.

## Eligibility

Eligibility requirements may vary depending on the specific services a senior receives through Long Term Services and Supports. In general, seniors may be eligible for LTSS services if they:

- Live in South Dakota.
- Are U.S. citizens or legal aliens.
- Have a chronic health condition or permanent disability.
- Need support to continue living at home.
- Aren't eligible for other programs that cover similar long-term services and supports.

There's also a resource limit of \$40,000 for a single senior and \$45,000 for a couple for some services. Depending on your income, you may have a monthly share-of-cost requirement.

# Health Insurance & Prescription Drug Coverage for Seniors

The risk of many chronic health conditions, such as arthritis and diabetes, increases with age. More than 85% of seniors are living with at least one chronic condition, while nearly one-quarter have three or more. For South Dakota seniors who need help paying for the health care services and prescription drugs they need, there are many programs available, including Medicaid and Medicare.

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## Medicaid

South Dakota Medicaid is a health insurance program designed to help low-income people pay for necessary health care services. It offers coverage for emergency department visits, hospital stays, routine dental exams, annual check-ups, lab tests, prescription drugs and many other services that South Dakotans might need.

## How to Apply

If you're interested in getting South Dakota Medicaid, you can either apply online or submit a paper application. Application forms are available on the DSS website. You can submit your completed application to your local DSS office in person or by mail or fax.

## Eligibility

South Dakota extends Medicaid coverage to several eligibility groups. Seniors may be eligible through the state's aged, blind and disabled pathway. This coverage group is available to those 65 or older, legally blind or classified as disabled by the Social Security Administration.

For seniors and blind and disabled applicants, the state uses SSI's financial standards to determine financial eligibility. This means a single senior may be eligible if they have a monthly income of up to \$841 and no more than \$2,000 in assets. Note that many types of assets don't count toward this limit, such as a senior's home and one car.

## Financial Eligibility for South Dakota Medicaid

|                           | Annual Income Limits | Asset Limits |
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\*These limits are current as of 2022. Contact your local Department of Social Services office for current eligibility requirements.

## 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 are federally funded programs that can help South Dakota seniors pay for their out-of-pocket costs in Medicare. There are three programs offered in the state:

- **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

To apply, print the South Dakota application for Medicare Savings Programs. After completing the form, mail it to your local Department of Social Services office. If you have questions about Medicare Savings Programs or need help completing your application, call your local DSS office.

## Eligibility

South Dakota seniors must be eligible for Medicare Part A and meet the federal financial eligibility requirements set out in the table below to be eligible for a Medicare Savings Program.

| Program  | Single Income Limits | Married Income Limits | Single Asset Limits | Married Asset Limits |
|--|----------------------|-----------------------|---------------------|----------------------|
| <b>Qualified Medicare Beneficiary</b>            | \$1,153              | \$1,546               | \$8,400             | \$12,600             |
| <b>Specified Low-Income Medicare Beneficiary</b> | \$1,379              | \$1,851               | \$8,400             | \$12,600             |
| <b>Qualified Individual</b>                      | \$1,549              | \$2,080               | \$8,400             | \$12,600             |

\*These limits are current as of 2022. Contact your local Department of Social Services office for current eligibility requirements.



# 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.

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## **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:

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