



State Resources for Seniors in California

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

The Administration for Community Living estimates that 37% of all adults who turned 65 in 2020 will need care in a nursing home or assisted living facility at some point in their lives. Although long-term care is essential for keeping older adults safe and healthy, many people wonder how they'll pay for the services they need.

Fortunately, older adults in California have access to several programs that cover some or all of the costs of care. These programs can help you get the care you need even if you can't afford to pay the full cost on your own.

Medicaid

Medi-Cal, California's Medicaid program, uses federal and state funds to cover the costs of nursing home care and some home health services. For Medi-Cal to cover the cost of staying in a nursing home, a doctor must indicate that this level of care is medically necessary.

How to Apply

To apply for Medi-Cal online, visit the Covered California website, create an account and complete the application. If you need help filling out the application, visit your local Department of Health Care Services office. The DHCS website has a list of offices organized by county. You can also download a PDF copy of the application, fill it out and mail it to Covered California, P.O. Box 989725, West Sacramento, CA 95798-9725.

Eligibility

You may qualify for Medi-Cal if any of the following apply:

- You're at least 65 years old.
- You live in an intermediate care home or nursing home.
- You're blind.
- You have a disability.

Additionally, there are fairly strict asset limits, but they are changing as of July 1, 2022:

Effective Date	Asset Limit: Individual	Asset Limit: Married Couple
Until June 30th, 2022	\$2,000	\$3,000
July 1, 2022 - June 30th, 2024	\$130,000	\$195,000
July 1, 2024	None	None

*Medi-Cal income limits are based on the federal poverty guidelines, which are updated periodically. For larger household sizes, add \$544 for each additional family member.

When it comes to monthly income limits, it's completely dependent on family size. Keep in mind that Medi-Cal income limits are based on the federal poverty guidelines, which are updated periodically.

As of April, 2022, the asset limits are:

Effective Date	Asset Limit: Individual
1	\$1,564
2	\$2,106
3	\$2,650
4	\$3,192
5	\$3,735

*For larger household sizes, add \$544 for each additional family member.

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.

Medi-Cal Assisted Living Waiver

Medi-Cal's Assisted Living Waiver allows eligible participants to receive needed services in an assisted living facility instead of a nursing home. The purpose of the waiver is to help Medi-Cal enrollees stay in their communities instead of having to move to nursing homes or other institutional settings.

How to Apply

Due to the limited number of slots available, Medi-Cal has a waitlist for the Assisted Living Waiver. To find out if your county has an opening, contact your local care coordination agency.

Eligibility

To qualify, you must have full-scope Medi-Cal coverage and care needs that are equivalent to those of Medi-Cal enrollees living in nursing facilities. You must also be able to live in an assisted living facility without compromising your health and safety. Finally, you must be willing to live in an assisted living facility located in one of the following counties:

- Alameda
- Contra Costa
- Fresno
- Kern
- Los Angeles
- Orange
- Riverside
- Sacramento
- San Bernardino
- San Diego
- San Francisco
- San Joaquin
- San Mateo
- Santa Clara
- Sonoma

Medi-Cal In-Home Supportive Services Program

The In-Home Supportive Services Program covers the cost of home-based services that can help eligible participants avoid having to move out of their homes. Covered services include meal preparation, house cleaning, personal care and grocery shopping.

How to Apply

To apply for IHSS, contact your county Social Services agency. The California Department of Social Services has a list of county offices on its website.

Eligibility

To qualify for IHSS, all of the following conditions must be met:

- You're a resident of California.
- You live in your own home or in a home of your choosing, not an assisted living facility, nursing home or community care facility.
- You have a Medi-Cal eligibility determination.
- You submit a Health Care Certification form for a social worker to review.
- You participate in an interview with a social worker. This interview takes place in your home.

Community-Based Adult Services

Community-Based Adult Services is a program designed to prevent seniors from entering nursing homes if their needs can be met in the community. It covers professional nursing care, mental health services, occupational and physical therapy, personal care and other services to help participants maintain their quality of life.

How to Apply

To apply for the CBAS program, contact your local Area Agency on Aging.

Eligibility

To receive care through the Community-Based Adult Services program, you must meet the financial eligibility requirements for Medi-Cal. Participants must also have a severe cognitive impairment or be at risk of needing a nursing facility level of care.

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

Medi-Cal is a public health insurance program that gives eligible participants access to free or low-cost medical services. It covers a variety of medically necessary services, including prescription drugs, doctor visits, dental care, mental health services and transportation to medical appointments.

How to Apply

To apply for Medi-Cal online, visit the Covered California website, open an account and complete the Single Streamlined Application. You can also print the application and mail it in, apply by telephone or get in-person help with your application. To use these alternative application methods, contact your local county Social Services office.

Eligibility

Medi-Cal eligibility is based on your age, disability status and financial circumstances. You may qualify if you meet at least one of the following requirements:

- You're aged 65 or older.
- You're blind or have a disability.
- You live in a nursing home or intermediate care home.

The asset limits for Medi-Cal have been set at \$2,000 for individuals and \$3,000 for married couples; however, the California Department of Health Care Services is phasing out these limits. Starting on July 1, 2022, the limit for individuals will be \$130,000, while the limit for married couples will be \$195,000. The limits will be eliminated completely by July 1, 2024.

Medi-Cal also has income limits, which are based on the federal poverty guidelines. The limit depends on how many people live in your household. If your income is over the limit for no-cost Medi-Cal, you may qualify for Medi-Cal with a share of cost.

Effective Date	Asset Limit: Individual
1	\$1,564
2	\$2,106
3	\$2,650
4	\$3,192
5	\$3,735

*Income limits for the Medi-Cal Aged, Blind and Disabled program are set at 138% of the Federal Poverty Level. For each additional household member, the limit increases by \$544.

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

California has several Medicare Savings Programs to make it easier for participants to pay their Medicare deductibles, copays and other out-of-pocket costs.

- **Qualified Medicare Beneficiary Program:** 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.

- **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 the QMB, SLMB or QI program, download the application from the Department of Health Care Services website. After you fill it out, mail it to your county Social Services agency. You can find contact information for each agency on the last three pages of the application. To apply for the QDWI program, visit your local Department of Social Services office.

Eligibility

Program	Income Limits	Asset Limits	Additional Eligibility Requirements
Qualified Medicare Beneficiary	\$1,133 per month for single applicants \$1,526 per month for married applicants	\$7,970 for single applicants \$11,960 for married applicants	Eligible for Medicare Part A and Medicare Part B; California resident; U.S. citizen or lawful immigrant
Specified Low-Income Medicare Beneficiary	\$1,360 per month for single applicants \$1,832 per month for married applicants	\$7,970 for single applicants \$11,960 for married applicants	Eligible for Medicare Part A and Medicare Part B; California resident; U.S. citizen or lawful immigrant
Qualified Individual	\$1,530 per month for single applicants \$2,061 per month for married applicants	\$7,970 for single applicants \$11,960 for married applicants	Eligible for Medicare Part A and Medicare Part B; California resident; U.S. citizen or lawful immigrant
Qualified Disabled Working Individual	\$2,266 per month for single applicants \$3,052 per month for married applicants	\$7,970 for single applicants \$11,960 for married applicants	Under age 65; eligible for Medicare Part A; California resident; U.S. citizen or lawful immigrant

Cash Assistance Programs for Seniors

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.