



State Resources for Seniors in Oklahoma

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

Oklahoma is home to nearly four million people, and about 16% of these residents are seniors aged 65 or older. The Administration for Community Living estimates seniors have nearly a 70% chance of needing some medical and non-medical long-term care services and supports.

Cost is often a significant factor for older adults weighing their senior care options. Appropriate long-term care is crucial for an aging adult's continued safety and well-being, whether administered in their home or a residential setting. Many seniors struggle to pay for long-term care. Oklahoma has several programs to help seniors pay for services when they can't afford the total cost themselves.

Medicaid

SoonerCare, Oklahoma's Medicaid program, pays for nursing home costs for some seniors. It also offers a Medicaid-funded State Plan Personal Care Program that helps older Oklahomans remain in their homes and home- and community-based waiver programs that help cover senior care provided in the home or an assisted living community. Senior care may include health and personal care services.

The Oklahoma Health Care Authority administers SoonerCare and determines eligibility. This health care program, jointly funded by the state and federal government, also helps pay some or all medical bills for seniors who can't afford to pay them.

How to Apply

Seniors apply for SoonerCare through their local Department of Human Services (DHS) office. They may also call the SoonerCare Helpline at (800) 987-7767 or apply online. Seniors aged 65 or older or who require nursing services must complete an interview at their local DHS office or by phone. A DHS worker asks questions during the interview to further determine eligibility.

Eligibility

To qualify for SoonerCare, seniors must:

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

	Annual Income Limits	Asset Limits
Single Applicants	\$18,075	\$2,000
Married Applicants	\$24,353	\$3,000

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

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.

ADvantage Waiver Program

The ADvantage Waiver Program helps seniors remain independent and live in their own homes. It offers an alternative to living in a nursing facility with numerous home-based services, such as personal care, skilled nursing in a home health setting, home-delivered meals, specialized medical equipment and prescriptions.

How to Apply

To apply for the ADvantage Waiver, complete an online application for in-home assistance. Once the DHS receives it, a case worker and a nurse contact the applicant to begin the eligibility process. This process includes coming to the applicant's home to complete a physical assessment to determine whether they're medically eligible. Applicants who can't complete the online application may call the Medicaid Services Unit for assistance and to conduct a short phone interview at (800) 435-4711. They may also contact their local OKDHS office for help.

Eligibility

To qualify for the ADvantage Waiver, seniors must meet all required eligibility criteria:

- Be aged 65 or older or a disabled adult without a cognitive impairment
- Meet the financial qualifications for SoonerCare
- Require a nursing facility level of care

Medically Fragile Program

The Medically Fragile Program provides Medicaid-eligible adults with an alternative to living in a nursing facility. Applicants with an institutional level of care can remain in their homes or a residential setting while receiving care through advanced supportive assistance, home-delivered meals, prescriptions, skilled nursing and specialized equipment.

How to Apply

To apply for the Medically Fragile Program, seniors can apply online by completing the Medically Fragile Common Intake Form. They may also complete the form and fax it to (405) 530-7736 or mail it to:

OHCA
Attention Medically Fragile
4345 North Lincoln Boulevard
Oklahoma City, OK 73105

Applicants needing assistance may email medicallyfragilewaiver@okhca.org or call (888) 287-2443.

Eligibility

To qualify for the Medically Fragile Program, applicants must:

- Be at least age 19
- Reside at home or in a residential setting
- Require a hospital and/or skilled nursing level of care
- Meet the income and assets limits for long-term care services through SoonerCare

Health Insurance & Prescription Drug Coverage for Seniors

Older adults become more vulnerable to injuries and diseases as their bodies age. Health insurance and prescription drug coverage are essential to cover the costs of sudden or ongoing medical needs. Oklahoma has several programs available to help defray the costs of both.

Medicaid

SoonerCare provides health insurance for low-income seniors aged 65 and older. It covers numerous health care services, including doctor visits, hospitalizations, lab and X-ray services, medical equipment, outpatient services and prescriptions.

How to Apply

Seniors can apply for SoonerCare online or at their local Department of Human Services office. They may also call the SoonerCare Helpline at (800) 987-7767 for assistance.

Eligibility

To qualify for SoonerCare, seniors must:

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

	Annual Income Limits	Asset Limits
Single Applicants	\$18,075	\$2,000
Married Applicants	\$24,353	\$3,000

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

Extra Help Program

Medicare beneficiaries with limited income and resources may qualify for the Extra Help program, which helps with their out-of-pocket Medicare Part D prescription drug costs. Eligible seniors receive help paying their monthly premiums, prescription copayments and coinsurance and annual deductibles.

How to Apply

The Oklahoma Insurance Department's Medicare Assistance Program (MAP) division helps Medicare beneficiaries understand and apply for the Extra Help program. Seniors call the Oklahoma MAP at (800) 763-2828 to see if they qualify or ask questions about the program.

Eligibility

Medicare beneficiaries with limited income and resources may qualify. However, applicants automatically qualify for Extra Help if they currently receive Medicare and Medicaid or Medicare and Supplemental Security Income. Eligibility based on income requires meeting current income and asset limits.

	Annual Income Limits	Asset Limits
Single Applicants	\$20,385	\$15,510
Married Applicants	\$27,465	\$30,950

*These limits are current as of 2022 but often change yearly. Contact your local Medicare 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

Oklahoma Medicare Savings Programs (MSP) can help seniors save money. If they qualify, MSPs may reduce or eliminate their Medicare Part A and/or Part B premiums and increase Social Security checks. See below for the different plan types.

- **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.
- **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

Applicants with limited resources may qualify for Medicare Savings Programs. Call or visit your local DHS office to apply. You must complete an application and participate in an interview, either in person or over the phone. Approval notification arrives within 30 to 60 days via mail. You may also contact the appropriate Medicare Improvements for Patients & Providers Act (MIPPA) Coordinator for more information.

Eligibility

To qualify for Medicare Savings Programs in Oklahoma, applicants must:

- Be an Oklahoma resident
- Be a U.S. citizen
- Be eligible for Medicare Parts A and B
- Meet the monthly income and asset limits listed below for each MSP

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	\$8,400	\$12,600
Qualified Individual	\$1,529	\$2,060	\$8,400	\$12,600
Qualified Disabled Working Individual	\$2,265	\$3,052	\$4,000	\$6,000

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

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.