



# State Resources for Seniors in Delaware

At AssistedLiving, we understand that learning about and accessing the assistance you need isn't easy. We created this guide to help seniors and their families learn about the available financial assistance options for senior living and senior care in your state so you can focus on what matters: finding the right senior care for your loved one. In the following resource guide, learn about the financial assistance options for senior care and senior living in your state, what benefits the different programs offer, who is eligible, and how to apply.

# Health Insurance & Prescription Drug Coverage for Seniors

## Delaware Prescription Assistance Program

The Delaware Prescription Assistance Program offers support for individuals who are unable to cover the cost of prescription drugs themselves. The program is aimed at low-income individuals who have no prescription drug cover other than Medicare Part D and those who have an income below 200% of the federal poverty level.

This program is open to elderly or disabled individuals who cannot cover the cost of physician-prescribed drugs and those who are on a low income or whose prescription bills exceed 40% of their income.

Seniors who qualify for the program may receive support of up to \$3,000 per year toward the cost of Medicare Part D premiums and certain prescription medications.

### How to Apply

Seniors can call (844) 245-9580 to request an application form or speak to a representative for advice about the DPAP application process. It's also possible to download an application form, and the completed document, along with copies of the required documentation, can be sent to the address at the top of the form.

### Eligibility for DPAP

To be eligible for DPAP, seniors must be aged 65 or over or in receipt of Social Security benefits. In addition, they must be enrolled in Medicare Part D and Social Security's Extra Help Program and meet one or both of the following criteria:

Income below 200% of the Federal Poverty Level

Prescription medication bills greater than 40% of their income

## Medicaid

Medicaid includes some support for the cost of prescription medications, as well as doctor's visits and preventative care. The program is open to low-income seniors and those living with disabilities.



## How to Apply

Seniors can apply for Medicaid by calling the relevant department at (800) 996-9969.

## Eligibility Table

	Income Limits*	Asset Limits*
<b>Single Applicants</b>	\$24,150	\$2,000
<b>Married Applicants</b>	\$24,500 per applicant	\$3,000

\*These limits are current as of 2022 but are reviewed annually

## 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 provide low-income individuals with help toward the cost of Medicare Part B and Part D premiums. The amount of assistance varies depending on the individual's income. Delaware offers the following three plans:

- **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

Seniors can apply for Medicare Savings Programs and manage other aspects of their Medicare accounts using the Delaware ASSIST website. The Delaware ASSIST online service is an all-in-one portal that handles a variety of applications, including long-term care, food supplement programs and LIHEAP.

More information about the Qualified Medicare Beneficiary Program and other similar programs can be found on the DMMA website. Seniors can contact their nearest Area Agency on Aging or a local DMMA office for eligibility information and advice or use the online eligibility checker to see which programs they qualify for.

## Eligibility

To be eligible for the programs listed below, seniors must:

- Be eligible for Medicare Part B
- Reside in Delaware
- Be U.S. citizen
- Meet the following income and asset limitations

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