



# State Resources for Seniors in South Dakota

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

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
<b>Single Applicants</b>	\$10,092	\$2,000
<b>Married Applicants</b>	\$15,132	\$3,000

\*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.