



State Resources for Seniors in Utah

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

According to the Administration for Community Living, more than two-thirds of Americans over the age of 65 today will need some form of long-term care. In Utah, this will affect more than 380,000 residents. Though Utah's poverty rate is among the lowest in the country, many of its older residents lack the financial stability to pay for senior care. Thankfully, there's a range of government and nonprofit programs designed to ensure seniors of all incomes have access to the care and support they need to thrive during their golden years.

Medicaid

As a public health insurance program, Medicaid ensures low-income seniors can pay for the care they need, including nursing home care and in-home services to stay independent.

How to Apply

There are several ways you can apply for Medicaid. Filling out your application online is the quickest option, but if you prefer to work on paper, you can download the application and print it. Then, you can either deliver it in person at the nearest Workforce Services office, fax it to (801) 526-9505 or mail it to the state Department of Workforce Services at:
Imaging Services
P.O. Box 143245
Salt Lake City, UT 84114-3245

If you need assistance, call (800) 541-7735 to speak with an insurance counselor from the Senior Health Insurance Information Program.

Eligibility

If you meet some of the following criteria, you're probably eligible for Medicaid:

- Age 65 or over, blind or disabled
- U.S. citizen
- Current nursing home resident

Your income must also remain within the program's guidelines, and depending on which type of Medicaid you're applying for, the limits could differ. For regular Medicaid, the following income and asset limits apply through the end of February 2023.

	Monthly Income Limit	Asset Limit
Single applicant	\$1,133	\$2,000
Married (one or both spouses applying)	\$1,526	\$3,000

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.

New Choices Waiver

The New Choices Waiver helps long-term care facility residents transition back home or into a community setting. Adult day care, non-medical transportation and assistive technology devices are just a few services this waiver offers.

How to Apply

The best way to apply for the New Choices Waiver is to download an application and email it to newchoiceswaiver@utah.gov or fax it to (801) 323-1586.

Eligibility

To qualify for the New Choices Waiver, you'll need to be:

- Over the age of 18
- A licensed medical institution resident receiving a nursing home level of care
- Ineligible for admission into certain types of mental health facilities
- Able to satisfy Medicaid's financial guidelines

Physical Disabilities Waiver

With the Physical Disabilities Waiver, mobility-impaired Utah residents could receive support at home instead of in a nursing facility. The waiver's key services are personal care, financial management assistance, emergency response systems and medical equipment.

How to Apply

You can apply for this waiver online through the state's Division of Services for People with Disabilities. If you have any questions, call the agency at (844) 275-3773.

Eligibility

To qualify for this program, applicants must:

- Be at least 18 years of age
- Have a disability that caused at least two limbs to lose functionality
- Require a nursing facility level of care
- Have a physician certify their disability requiring a minimum of 14 hours a week of trained assistance
- Be able to choose and train a personal care attendant
- Meet Medicaid's financial requirements
- Be capable of making their own financial decisions and entering into legal contracts

Aging Waiver

Utah designed Medicaid's Aging Waiver to help seniors live at home with homemaker services, specialized medical equipment, home-delivered meals and assistance from a home health aide.

How to Apply

To apply for this waiver, visit your local Area Agency on Aging, where a case manager will perform an evaluation. You can also call the state's DAAS at (801) 538-3910.

Eligibility

In addition to meeting regular Medicaid's financial requirements, seniors must be at least 65 years old and require a nursing home level of care to qualify for this waiver.

Health Insurance & Prescription Drug Coverage for Seniors

Paying out of pocket for prescription drugs and medical care can quickly strain seniors on fixed incomes. However, Utah offers coverage options to help Utah's older residents afford care.

Medicaid

Medicaid helps lower-income residents pay for health care services, including doctor appointments, dental work and prescription drugs. Without it, many low-income families risk their health to pay for other essentials.

How to Apply

For the quickest response, fill out and submit your Medicaid application online. Alternatively, download the application and fax it to (801) 526-9505 or mail it to the address on the download page. For assistance, contact an insurance counselor at the SHIP.

Eligibility

In addition to being a U.S. citizen, you probably qualify for Medicaid if you're:

- Age 65 or over, blind or disabled
- Currently a nursing home resident

Because Medicaid caters to low-income residents, having too many assets or too much monthly income could disqualify you. Through the end of February 2023, regular Medicaid's income and asset limits are:

	Monthly Income Limit	Asset Limit
Single applicant	\$1,133	\$2,000
Married (one or both spouses applying)	\$1,526	\$3,000

Health Insurance Marketplace

The federal insurance marketplace connects you to different health insurance plans from a variety of insurers. If you qualify for Medicaid, it will automatically send your application to its division.

How to Apply

Applying online at healthcare.gov is the quickest and generally easiest way to apply.

Eligibility

You only need to meet a few basic criteria to qualify:

- Live in the U.S.
- Be a U.S. citizen or legal resident
- Not currently serving a jail sentence

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 could make your health insurance more affordable. You could reduce some or all of your Medicare Part A and Part B deductibles, premiums and coinsurance.

- **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

Submitting your application electronically through Utah’s Workforce Services is the quickest way to apply. On the Utah Medicaid website, you can download and print the application, then deliver it in person to the nearest Workforce Services office or mail it to the state’s Medicaid Program office at P.O. Box 143245, Salt Lake City, UT 84114-3245. You can also fax it to (801) 526-9505.

To better understand the Medicare Savings Plans, call the SHIP at (800) 541-7735.

Eligibility

Most seniors are probably eligible for a Medicare Savings Plan if they:

- Have U.S. citizenship or legal residency for more than five years
- Qualify to receive any Social Security benefit
- Currently have Medicare Part A
- Previously had a Medicare-covered government job

Lastly, you have to satisfy the income and asset restrictions for the program you’re applying for:

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,074	\$1,452	\$7,970	\$11,960
Specified Low-Income Medicare Beneficiary	\$1,288	\$1,742	\$7,970	\$11,960
Qualifying Individual	\$1,449	\$1,960	\$7,970	\$11,960
Qualified Disabled Working Individual	\$4,249	\$5,722	\$4,000	\$6,000

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.