



# State Resources for Seniors in Alaska

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 latest census, seniors make up 12.5% of Alaska's population. Although independent living is often the goal, a percentage will likely require time in a senior living facility. With almost a tenth of Alaskan residents living in poverty, many of those seniors and their families may be wondering how they will pay for the care they need. With the help of programs available to assist with senior living and care expenses, they may find their out-of-pocket costs are lower than anticipated.

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## Medicaid

Seniors requiring care in a nursing home can have the expense covered through Alaska's Medicaid program, DenaliCare. It offers some coverage for limited expenses in other types of senior living facilities as well.

## How to Apply

You can complete and submit your DenaliCare application online for the quickest determination. However, it encourages seniors to fill out a paper application for services and submit it to their nearest Public Assistance Office. You can also submit it in person or by fax, mail, email, direct message with a DSM account or a fee agent. Those who need assistance can call the Virtual Contact Center at (800) 478-7778 and complete their application over the phone.

## Eligibility

To qualify for DenaliCare related to older age and disability, seniors must meet the any of the following qualifications:

- Must be at least 65 years old
- Legally blind
- Be classified as disabled
- Require long-term care

Seniors with any of these qualifiers must also meet set monthly income and asset limits. Those applying for aged, blind and disabled Medicaid should use the table below:

	Income Limit	Asset Limit
<b>Single</b>	\$1,561	\$2,000
<b>Married (one applicant)</b>	\$2,312	\$3,000
<b>Married (both applicants)</b>	\$2,312	\$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.

## Alaskans Living Independently Waiver (ALI)

The ALI waiver is available to seniors over the age of 65 or those with disabilities requiring a nursing home level of care. The waiver covers care services to assist seniors with remaining in their homes or an assisted living facility, including home modifications, durable medical equipment and meal services.

## **How to Apply**

The ALI waiver has a limited number of openings, so it may place seniors on a waiting list if the program is full. It prioritizes those on the waiting list by the level of care needed. To apply, seniors must contact an Aging and Disability Resource Center in person or by phone at (855) 565-2017 to connect with a care coordinator. A coordinator will perform an in-home assessment, after which the program will approve or deny the application.

## **Eligibility**

To qualify for the ALI waiver, seniors must require a nursing home level of care and meet the relevant Medicaid income and asset limits. The program bases income limits on federal poverty levels and changes them annually.

## **Adults with Physical & Developmental Disabilities Waiver (APDD)**

Alaska offers the APDD waiver to adults over the age of 21 who display a disability-caused physical impairment and require a nursing home level of care. Eligible seniors can receive assistance with home modifications and several care services to remain at home or in assisted living.

## **How to Apply**

APDD waivers are not entitlements, which means there is a cap on the number of participants allowed at one time. Some seniors may find themselves on a waiting list until a spot opens. You can also apply for this waiver through the Aging and Disability Resource Center. Seniors can call the center at (855) 565-2017 or visit it in person. The program will assign a care coordinator to you who will schedule an in-home assessment to determine your needs.

## **Eligibility**

Qualifying for the APDD waiver requires confirmation that seniors have a covered disability with physical impairment. Applicants must meet Medicaid income and asset limits met and there must be evidence the senior requires a nursing home level of care.

# Health Insurance & Prescription Drug Coverage for Seniors

Seniors often require a variety of medical interventions to manage any conditions they may have. This makes health care and prescription medication coverage incredibly important to maintain quality of life. Fortunately, Alaska has coverage available to promote wellness and prevent decline for eligible residents.

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## Medicaid

DenaliCare is the Alaska Medicaid program that provides medical services and covers necessary prescriptions at little to no cost. Seniors who enroll in Medicaid can take advantage of a variety of health care options, including general doctor's appointments and more specialized services and treatments.

## How to Apply

You can apply for DenaliCare online, over the phone by calling (800) 478-7778 or by submitting a paper application. Also, you can submit your application through the ARIES Self-Service Portal if you already have an account.

## Eligibility

To qualify for DenaliCare, seniors must meet one of the following criteria:

- At least 65 years old
- Legally blind
- Have a qualifying disability
- Require long term care

Applicants must also meet the DenaliCare income and asset limits. These limits vary depending on the number of occupants within the household and the type of coverage sought. There are some exemptions on what DenaliCare counts toward the asset value, which include:

- Personal belongings
- Furnishings and household items
- Vehicle used for transportation
- Prepaid burial plot
- Primary residence

In limited circumstances, seniors who do not meet the income and asset limit requirements may still be eligible for DenaliCare. Seniors who want to reduce their income can make regular deposits into a Qualified Income Trust to pay for health care by naming the state of Alaska as the beneficiary. Seniors can transfer countable assets that go over the limit to non-countable assets. If neither of those options work, Medicaid planning professionals can help guide seniors in bringing their income and asset levels below the limit.

## 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

Alaska seniors have four Medicare Savings Programs available to help with deductible, coinsurance and copay costs. Program income limits are higher than those set for the 48 contiguous states.

- **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 enroll in a Medicare Savings Program, seniors will need to either download the services application online or contact their local State of Alaska Public Assistance Office. They can deliver completed applications in person or by mail or fax to the nearest Public Assistance Office. Once they apply, processing can take up to 30 days.

## Eligibility

Alaska seniors who wish to enroll in a Medicare Savings Program must meet the relevant income and asset limits in the table below. Additionally, applicants must:

- Be a U.S. citizen or legal permanent resident
- Be a resident of Alaska
- Be eligible for or enrolled in Medicare Part A
- Not be enrolled in Medicaid (only for QI)
- Have a disability (only for QDWI)
- Be employed (only for QDWI)
- Have lost SSD benefits and premium-free Part A due to resumed employment (only for QDWI)

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,436	\$1,928	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,719	\$2,309	\$8,400	\$12,600
<b>Qualified Individual</b>	\$1,931	\$2,595	\$8,400	\$12,600
<b>Qualified Disabled Working Individual</b>	\$5,748	\$7,715	\$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.

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## **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:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.