



# State Resources for Seniors in Maryland

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

Seniors have several affordable options for health insurance and prescription drug coverage in Maryland. These programs are available for older adults living at home, as well as those in community settings.

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## Medicaid

Medicaid provides health insurance and prescription drug coverage for low-income seniors. The primary plan is known as Maryland Health Connection. When enrolled, you can visit the doctor for regular checkups, use hospitals and emergency services and get mental health services. Medicaid also covers the cost of nursing home services for individuals who are unable to pay for care with their own income or resources. This includes skilled nursing, therapies and rehabilitative care.

Prescription drug coverage is offered as part of Maryland Health Connection through the Medicaid Pharmacy Program. It offers complete pharmacy services, mental health medications and other prescriptions that Medicare may not cover. Seniors in rural areas can access the medications they need, thanks to the Small Rural Pharmacy Grants Program.

## How to Apply

To apply for a Maryland Health Connection Plan, you can:

- Visit a Department of Social Services office near you
- Go to [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov) to apply online
- Call (855) 642-8572, which includes hard of hearing relay
- Use the Enroll MHC application on your smartphone

## Eligibility

If you're aged 65 or older, covered by Medicare and receive Supplemental Security Income (SSI), you're automatically eligible for Medicaid benefits. Those who are aged 65 or older and not on SSI must meet the following conditions to be eligible:

- U.S. citizen or documented resident
- Resident of Maryland
- Have a disability or a family member with a disability

As a single applicant, you can't earn more than \$1,564 to qualify for Medicaid. If you're applying as a couple, you can't earn more than \$2,106. The larger the household, the higher the income limit is.

Family Size	Monthly Income Limit*
1	\$1,564
2	\$2,106
3	\$2,650
4	\$3,192
5	\$3,735

## 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

If Medicare does not cover all your medical costs, you may qualify for one of Maryland's Medicare Savings Programs, which can help pay for deductibles, copays and other costs.

- **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

If you qualify for any of the Medicare Savings Programs, you can contact the Maryland Department of Health or your local department of social services to apply. You can also print and fill out an application and mail it to social services.

## Eligibility

The government requires beneficiaries of Medicare Savings Programs to meet income and asset guidelines that coordinate with the Federal Poverty Level, which are listed in the following table. You must also be:

- Eligible for Medicare Part A
- Eligible for Medicare Part B
- A Maryland resident
- A U.S. citizen

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	\$2,180	\$8,400	\$12,600
<b>Qualified Disabled Working Individual</b>	\$4,615	\$6,189	\$8,400	\$12,600