



State Resources for Seniors in Vermont

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

Vermont seniors make up 20% of the state's population, and many of them stretch their budgets to make ends meet. Fortunately, Vermont offers several senior-friendly programs that can mitigate health care premiums, household expenses and independent living options.

Medicaid

Medicaid is the most well-known program seniors have at their disposal. It provides health coverage along with a variety of additional supportive services to ensure seniors have the best opportunity to stay on top of any health concerns and maintain their independence.

How to Apply

Seniors can fill out and submit the Medicaid application through the Vermont Health Connect portal. They may also opt for a paper application, either downloaded and printed or mailed to their residence by request. If you need assistance, you can call (855) 899-9600 or make an appointment to work with an assistant in person.

Eligibility

To qualify for Medicaid, seniors must be at or below the established income and asset limits. Other qualifications include:

- Must be a U.S. citizen or legal permanent resident
- Must be a permanent resident of Vermont
- Aged 65 or older
- Living with a qualifying disability

Unlike most states, regular Medicaid income and asset limits vary depending on whether you live in Chittenden County. These variations are:

	Single	Married (single applicant)	Married (both applicants)
Income limit outside Chittenden County	\$1,166	\$1,166	\$1,161
Asset limit outside Chittenden County	\$2,000	\$3,000	\$3,000
Income limit in Chittenden County	\$1,266	\$1,266	\$1,266
Asset limit in Chittenden County	\$2,000	\$3,000	\$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.

Choices for Care (CFC) Waiver

Vermont seniors who need nursing home level care may be eligible for the Choices for Care waiver. This waiver provides long-term services to avoid nursing home

placement, allowing seniors to live more independently in their own homes or a lower-level facility. With a set number of slots available, some applicants may find themselves on a waiting list before approval.

How to Apply

You can download the waiver application online or request it by calling Member Services at (800) 250-8427. Due to limited enrollment, the program encourages seniors to submit their applications as quickly as possible. Once the application is complete, send it to the Department of Vermont Health Access using the address listed on the application's last page. A response generally takes 30 days.

Eligibility

Seniors must be at least 65 years old or have a qualifying disability to be eligible for the CFC waiver. They also must meet limits on monthly income and assets. The established income and asset limits are:

	Income Limits	Asset Limits
Single	\$2,523	\$2,000
Married (single applicant)	\$2,523	\$2,000 for applicant \$137,400 for non-applicant
Married (both applicants)	\$5,046	\$4,000

Moderate Needs Group (MNG) Services Program

This program is an extension of the CFC waiver and assists those who do not need a nursing home level of care. The MNG Services Program implements supportive services for those with lower care needs to prevent greater needs in the future.

How to Apply

You can find the application online. Once completed, you must choose a case management provider from the application's last page and submit the application to them.

Eligibility

The waiver does not require Medicaid enrollment but the same income and asset limits apply. Applicants also must qualify for one of the following:

- Require assistance with one activity of daily living (ADL) three times a week
- Have impaired judgment that requires supervision
- Require monthly health monitoring
- Demonstrate the program will prevent health decline

Health Insurance & Prescription Drug Coverage for Seniors

As senior budgets stretch thinner, they must sometimes sacrifice to maintain financial priorities. You should never put off health care to pay other bills and obligations. For this reason, Vermont Medicaid is available to most seniors so they can always get the care they need. This includes emergency room visits, primary care appointments, surgery, vision and dental services.

Medicaid

Vermont Medicaid provides seniors with resources to help lower health care and prescription drug costs. This state-run entitlement program is available to all seniors who meet the eligibility criteria, regardless of how many are already enrolled.

How to Apply

Seniors can fill out and submit applications for Vermont Medicaid online or print them from the Vermont Health Connect website. Applicants should mail their completed print applications to the Vermont Health Connect Application and Document Processing Center. You can contact certified assistants to help with the application process. Vermont Health Connect can answer questions about the application at (855) 899-9600.

Eligibility

To qualify for Medicaid, seniors must be at least 65 years old or prove a qualifying disability. Medicaid also has maximum income and asset guidelines that seniors must fall below to be eligible. These limits vary depending on the type of program:

	Single	Married (single applicant)	Married (both applicants)
Regular Income Limit (outside Chittenden County)	\$1,166	\$1,166	\$1,161
Regular Asset Limit (outside Chittenden County)	\$2,000	\$3,000	\$3,000

Regular Income Limit (in Chittenden County)	\$1,266	\$1,266	\$1,266
Regular Asset Limit (in Chittenden County)	\$2,000	\$3,000	\$3,000

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

Vermont seniors needing assistance paying for Medicare deductibles can take advantage of a Medicare Savings Program. Vermont provides these three options.

- **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.

How to Apply

You can download the Vermont Medicare Savings Program application online. Seniors applying for Medicare Savings Programs and Medicaid for the Aged Blind

and Disabled must use a separate application. You can also request one by mail from Green Mountain Care by calling (800) 250-8427. Seniors who need assistance with the application's income portion can contact the Office of the Health Care Advocate at (800) 917-7787. Once completed, mail the application to the DCF Economic Services Division at the address provided on the application.

Eligibility

In Vermont, only three of the four Medicare Savings Programs are available to seniors. Those who wish to participate must fall within income guidelines, but Vermont does not impose resource limits on applicants. Additional qualifiers include:

- Must be a U.S. citizen or legal permanent resident
- Must be a resident of Vermont
- Must be eligible for Medicare Part A
- Not be enrolled in Medicaid (only for QI)

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,153	\$1,546	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,379	\$1,851	N/A	N/A
Qualified Individual	\$1,549	\$2,080	N/A	N/A

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.