



State Resources for Seniors in Wisconsin

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 AARP, nearly half of adults aged 55 and older in the U.S. do not have money saved for retirement. Fortunately for Wisconsin seniors, financial assistance is available to afford senior living and senior care. State and federal programs give families the funds to continue living at home or in a retirement community.

Medicaid

Wisconsin's Medicaid system, ForwardHealth, can cover your senior living and senior care costs in some situations. As required by federal law, Medicaid must cover all nursing home costs you cannot pay for with your own income or resources. This includes room and board and assistance with activities of daily living. Only Medicaid waiver programs cover senior living costs that you might need at home or in a long-term care community, such as an assisted living facility. You may qualify for coverage even if you don't meet the income guidelines if you're medically needy.

How to Apply

If you can access Wisconsin's ACCESS website, it is the quickest and easiest way to apply for ForwardHealth. To apply over the phone, contact your county agency. You can also visit your local county agency to sign up for benefits in person. The Wisconsin Department of Health Services still permits residents to submit Medicaid applications by mail to the appropriate address listed in the document.

Eligibility

You may be eligible to receive benefits with a ForwardHealth plan by meeting the following requirements:

- Being aged 65 or older or younger with a disability
- Being a U.S. citizen or immigrant with legal status
- Residing in Wisconsin

Medicaid also has income and asset limits. When applying as a single person, you may not earn more than \$18,075 per year or own more than \$2,000 in assets. If you're applying as a married couple, you can't make more than \$24,353 per year or own more than \$3,000. Your home may not count toward this limit if it's under a certain value.

Family Size	Annual Income Limit*
1	\$18,075
2	\$24,353
3	\$30,630
4	\$36,908
5	\$43,186

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.

Family Care

Family Care is a home- and community-based waiver program that helps cover the costs of care services disabled adults need at home or in long-term care settings, such as Community-Based Residential Facilities. Two methods deliver services covered by Family Care: aging and disability resource centers throughout the state

and managed care organizations serving different counties and regions. The program intends to keep disabled seniors in their own homes or communities rather than in the state's licensed nursing facilities, improving outcomes and costs for everyone.

How to Apply

The Aging and Disability Resource Center that serves your community processes Family Care applications.

Eligibility

ADRCs decide if a senior is eligible for Family Care by performing a Long-Term Care Functional Screen. Representatives will then speak with the applicant to ensure they understand what coverage entails and what options they have available. If you already meet the financial requirements for Medicaid in Wisconsin, you're automatically eligible for Family Care's income and asset requirements.

Include, Respect, I Self-Direct Program

This program, known as IRIS, gives you the power to direct Medicaid funds toward your choice of care options received at home and in the community. You can use your budget to pay for the following services:

- Adaptive and communication aid
- Counseling and therapy
- Daily living skills training
- Emergency response systems
- Home-delivered meals
- Home modifications
- Personal care services
- Skilled nursing services
- Transportation

There is no cost to any of these services if your income is low enough unless you exceed your budget. If your income is high enough, the program may expect you to pay a cost-share for services, which it will include in a monthly bill.

How to Apply

Contact your local Aging and Disability Resource Center to apply for IRIS.

Eligibility

To receive funds for self-directed care in the IRIS program, you must be:

- Eligible for Medicaid
- At least 18 years old
- Living with a physical or mental disability
- In need of a nursing home level of care
- Living in a home, apartment or residential care complex in Wisconsin

Health Insurance & Prescription Drug Coverage for Seniors

Health care and prescription drugs are some of seniors' largest expenses, but state and federally funded programs can reduce out-of-pocket costs. If your income is below a certain level, you may qualify for very low-cost or free coverage.

Medicaid

Wisconsin seniors can get Medicaid health care and prescription drug coverage through the Family Care Partnership programs and Program for All-Inclusive Care for the Elderly. They coordinate long-term care and medical services and include all Medicare- and Medicaid-covered health care options. The Family Care Partnership includes the following organizations:

- **My Choice Wisconsin** (Sauk, Columbia, Dodge, Dane, Washington, Ozaukee, Milwaukee, Jefferson and Waukesha counties)
- **Community Care, Inc.** (Washington, Ozaukee, Milwaukee and Waukesha counties)
- **iCare** (Sauk, Dane, Milwaukee, Racine and Kenosha counties)

PACE is available in Waukesha, Milwaukee, Racine and Kenosha counties. Seniors not living in a covered county may qualify for pay-for-service coverage, subsidizing some of their health care and prescription drug costs.

How to Apply

Contact your local ADRC to apply for Family Care Partnership. Apply for PACE through your local PACE organization.

Eligibility

To qualify, you must meet Medicaid's regular requirements and require a nursing home level of care.

SeniorCare Prescription Drug Assistance Program

SeniorCare subsidizes prescription drug costs for qualifying Wisconsin seniors, covering most medically necessary drugs with only a \$5 copay. For coverage, a drug manufacturer must make a rebate agreement with the SeniorCare program. It may require you to use a generic drug rather than a brand name. If you want to make a special request for a brand-name drug, you may appeal for an exception. More than 95% of Wisconsin's pharmacies accept the SeniorCare card.

How to Apply

Contact your County Aging Office to apply for SeniorCare. You must pay a \$30 enrollment fee upon application approval.

Eligibility

To qualify, you must be a Wisconsin resident, a U.S. citizen or legal immigrant and at least aged 65 or older.

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

Prescription drugs and medical services can still be quite expensive even with Medicare, but you can reduce your financial burden by signing up for one of the following Medicare Savings programs.

- **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

Apply online for a Medicare Savings Program online by using the ACCESS. You can also apply over the telephone, through the mail or in person by contacting your local ForwardHealth program office. Also, you can call member services at (800) 362-3002. Help may also be available from your local State Health Insurance Assistance Program or benefits specialists at regional aging offices.

Eligibility

To start receiving benefits in a Medicare Savings Program, you must be entitled to Medicare Part A and have income and assets that don't exceed the limits listed in the following table. For QI and QDWI, you must also not currently have Medicaid enrollment.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,360	\$1,832	\$8,400	\$12,600
Qualified Individual	\$1,530	\$2,060	\$8,400	\$12,600
Qualified Disabled Working Individual	\$2,266	\$3,052	\$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.