



# State Resources for Seniors in Virginia

At PayingforSeniorCare, 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.

# Financial Assistance for Senior Living & Senior Care

Virginia is home to more than 1.3 million seniors aged 65 and older, and this segment of the population is growing faster than average. While many seniors maintain their health and independence well into their golden years, others require increasing care due to chronic medical conditions and functional limitations.

Unfortunately, long-term care costs several thousand dollars a month, which may force seniors to dip into their savings and make it difficult for some to afford other essentials. Fortunately, financial assistance is available through programs, such as Medicaid. Local nonprofits provide additional support, including volunteer transportation and help with errands and household chores.

---

## Medicaid

Virginia's Medicaid program is known as Commonwealth Coordinated Care Plus, or CCC Plus. It provides low- and no-cost medical coverage to seniors, children, pregnant women, low-income families and individuals who are disabled or have certain medical conditions. In addition to covering primary and specialty medical care, it covers skilled nursing, assisted living, personal care and home health care. Prescription medications, durable medical equipment and routine vision screenings are also included.

## How to Apply

You can apply for Commonwealth Coordinated Care Plus through your local Department of Social Services or Virginia CommonHelp. This online application portal can also screen you for additional benefits, such as food stamps and Medicare premium assistance, that may be available depending on your income. If you need help with your application, you can reach out to the Virginia Insurance Counseling and Assistance Program or call the CCC Plus Helpline at (844) 374-9159.

## Eligibility

Medicaid is a collection of programs available to individuals with specific medical and financial needs. Eligibility requirements may vary, depending on your age and health. If you need certain services, such as personal care or skilled nursing, you must complete a functional needs assessment to determine whether you qualify for a hospital or

nursing home level of care. If you're applying for regular Medicaid or Medicaid for the Aged, Blind or Disabled, your income and assets are the primary qualification requirements.

### Regular Medicaid, Age 64 or Younger

| Family Size | Monthly Income Limit |
|-------------|----------------------|
| 1           | \$1,563              |
| 2           | \$2,106              |
| 3           | \$2,649              |
| 4           | \$3,192              |
| 5           | \$3,735              |

### 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.

## Commonwealth Coordinated Care Plus Waiver

In Virginia, long-term care and community-based supports are covered by the state's Commonwealth Coordinated Care Plus Waiver. This managed care organization serves seniors, disabled adults and residents of all ages who require a nursing home or hospital level of care. Unlike many waivers, there are no waiting lists. Beneficiaries have the option to choose between self-directed care where they can hire and manage their own caregivers, or they can have an agency provide case management services. Benefits are administered by private insurance companies, and members have the freedom to enroll in a plan of their choice.

Virginia's CCC Plus Waiver covers the following supports:

- Adult day health care
- Assistive technology
- Accessibility modifications
- Emergency alert systems
- Private-duty nursing
- Intermediate or skilled nursing facilities
- Personal care attendants
- Respite care
- Nursing home transition support

### How to Apply

If you need help paying for long-term care, including in-home assistance, you can contact your local Department of Social Services office to request a functional needs assessment. Your Area Agency on Aging can provide information and referrals. To get started, call the CCC Plus Helpline at (844) 374-9159.

### Eligibility

Eligibility for CCC Plus is based on your age, income, assets and functional needs. To qualify for waiver services, you must require a nursing home or hospital level of care, as determined by the state's Uniform Assessment Instrument. You must also meet the following qualification requirements:

- You must be aged 65 or older or disabled if younger.
- You must be a Virginia resident and a U.S. citizen or qualifying noncitizen.
- Your income cannot exceed 300% of the Federal Benefit Rate, which is approximately \$2,523 per month.
- Your assets cannot exceed \$2,000, excluding spousal exemptions and basic needs allowances.

If you earn too much to qualify, you may be able to spend excess income on medical bills. Excess assets can be diverted to trust, and your spouse may be entitled to keep up to \$137,400 in assets and part of your monthly income to prevent hardship.

# Health Insurance & Prescription Drug Coverage for Seniors

In addition to providing long-term care waiver services, Virginia's Commonwealth Coordinated Care Plus program offers primary and specialty medical care to seniors and low-income residents who may be unable to afford doctors' visits and other services on their own.

---

## Medicaid

Medicaid is a federal entitlement program available to all Americans who have limited resources and are unable to afford the care that they need or have certain medical conditions, such as breast cancer. Basic health benefits are a core part of Virginia's Medicaid program. If you qualify, there are no enrollment costs, premiums or out-of-pocket expenses, unless you need certain services, such as long-term care. Commonwealth Coordinated Care Plus uses a managed care model where benefits are administered by private insurance companies. Members have the freedom to pick their own plan when they enroll and during open enrollment. Available plans depend on your geographic area, but they all cover the following basic health services:

- Primary and specialty care
- Emergency room visits
- Hospital stays
- Prescription medications
- Home health care
- Physical therapy and rehabilitation
- Medical transportation
- Durable medical equipment
- Labs and diagnostics
- Case management
- Behavioral care

## How to Apply

If you're struggling to pay your health insurance premiums or are unable to afford coverage, you can apply for Medicaid online at Virginia CommonHelp or HealthCare.gov. You can also contact your local Department of Social Services office for in-person assistance. For general information, call the CCC Plus Helpline at (844) 374-9159.

## Eligibility

To be eligible for regular Medicaid, you must meet income and asset limits, as well as residency requirements. Certain programs have additional needs-based requirements, but in general, you must:

- Be a Virginia resident and U.S. citizen or qualified national
- Have a need for health insurance
- Meet income and asset limits
- Have a qualifying medical condition or be eligible based on your age or functional needs

To be eligible for Medicaid for the Aged, Blind and Disabled, you must meet the following income limits, which are current as of January 2022.

| Family Size | Monthly Income Limit | Asset Limit |
|-------------|----------------------|-------------|
| 1           | \$906                | \$2,000     |
| 2           | \$1,221              | \$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

If you have a low or moderate income, you may qualify for help through one of Virginia's Medicare Savings Programs. Subsidies may be available to help with your premiums, as well as your deductibles and copays.

- **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

Applications for Medicare Savings Programs are processed by your state’s Medicaid division. You can apply for financial assistance online at Virginia CommonHelp or by contacting your local Department of Social Services office. The Social Security Administration provides a free benefits screening tool, and the agency may send you an outreach letter encouraging you to apply. Virginia’s Insurance Counseling and Assistance Program can provide more information.

## Eligibility for Medicare Savings Programs

To qualify for financial assistance, you must be a current Medicare beneficiary, and your income and assets cannot exceed federal limits. Your home, vehicle and personal belongings are excluded. Virginia also allows you to exclude \$20 of unearned income, \$65 (or \$85) of earned income and half of your remaining earned income.

| Program                                   | Single Income Limits | Married Income Limits | Single Asset Limits | Married Asset Limits |
|---|----------------------|-----------------------|---------------------|----------------------|
| Qualified Medicare Beneficiary            | \$1,153              | \$1,546               | \$8,400             | \$12,600             |
| Specified Low-Income Medicare Beneficiary | \$1,379              | \$1,851               | \$8,400             | \$12,600             |
| Qualified Individual                      | \$1,549              | \$2,080               | \$8,400             | \$12,600             |
| Qualified Disabled Working Individual     | \$4,615              | \$6,189               | \$4,000             | \$6,000              |

\*These limits are current as of 2022, but often change yearly. Contact your local Medicare office for the latest information.



# 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:

|                            |   |
|----------------------------|---|
| <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. |