



## State Resources for Seniors in Alabama

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.

# Health Insurance & Prescription Drug Coverage for Seniors

Seniors who require additional assistance in paying for health care costs, including prescription medications, have several options. Government programs such as Medicaid and Medicare help reduce out-of-pocket costs for doctor visits, hospital stays and therapy.

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## Medicaid

Medicaid helps seniors with limited incomes receive health care coverage, including prescription medications. The state administers this program under federal rules and regulations, and the state and the federal government fund it. Medicaid pays for services such as inpatient and outpatient hospital services, labs and X-rays, home care, doctor visits, case management and physical, occupational and speech therapy.

## How to Apply

To apply, create an account at Insure Alabama and submit an application. Individuals may also call the Medicaid helpline at (800) 362-1504 or download and submit an application at a local Medicaid office. You can mail your application to:

Medicaid  
P.O. Box 5624  
Montgomery, AL 36103-5624.

## Eligibility

Medicaid recipients must meet the state's income and asset limits. Income limits change yearly based on the federal poverty level. Regular Medicaid bases income limits on family size. For a family of one, yearly income may not exceed \$18,075. For couples, this limit can't exceed \$24,353. Seniors with excessive income may use a Qualifying Income Trust (QIT). A QIT is an established trust that places part of an individual's income into a trust bank account so that Medicaid may disregard the funds during the eligibility process.

## 2022 Household Medicaid Income Limit

Household Size	Maximum Yearly Income Level
1	\$18,075
2	\$24,353
3	\$30,630
4	\$36,908
5	\$43,186
6	\$49,463
7	\$55,741

\*For larger households, an additional \$6,277 is added per year.

Asset limits apply to all applicants. For individuals, the asset limit is \$2,000, and for a couple, it is \$3,000. Asset limits include bank balances, stocks, bonds, CDs, mutual funds and real estate that isn't the primary residence.

## 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

Alabama offers four Medicare Savings Programs (MSP) listed below that help seniors cover the cost of premiums, deductibles, prescription drug costs 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

To apply for the QMB, SLMB or QI Medicare Savings Programs, download an application and submit it to any local Medicaid office. You may also look up the address and apply in person or contact the office directly by phone. To apply for the QDWI program, contact your local Department of Health and Human Services office or call (800) 633-4227.

## Eligibility

Seniors eligible for Alabama MSP must meet monthly income and asset requirements. Additional eligibility criteria include:

- Must qualify for Medicaid Part A and B
- Resident of Alabama
- Citizen of the United States

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,084	\$1,743	N/A	N/A
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,296	\$1,743	N/A	N/A
<b>Qualified Individual</b>	\$1,436	\$1,940	N/A	N/A
<b>Qualified Disabled Working Individual</b>	\$4,339	\$5,833	\$4,000	\$6,000