State Resources for Seniors in Maryland

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

Maryland is home to nearly 1 million people aged 65 and older, and this number is expected to grow significantly over the next few years. Many members of this population will require care either at home or in a community setting, such as an assisted living facility. Fortunately, Maryland has many financial assistance programs that are designed to help seniors cover their long-term care costs.

Senior Care Services Program

Maryland's Department of Aging offers coordination of services, screening, assessment and case management for seniors in need. Program participants can receive personal care, chore services, medical supplies, home-delivered meals, local transportation, respite care and adult day health care. These services allow seniors to stay at home, rather than being placed in a nursing home or other institutional setting.

How to Apply

To apply or get more information about this program, call your local MAP Information and Assistance office or the main MAP hotline at (844) 627-5465.

Eligibility

To be eligible for the Senior Care Services Program, you must be aged 65 or older and at risk for placement in a nursing facility. Seniors must also have a face-to-face assessment with a state representative, who will determine if the program's service can benefit the applicant.

Assisted Living Subsidy Program

Older adults who live in a licensed assisted living community in Maryland may be able to reduce their associated costs through the Assisted Living Subsidy Program. This program is intended to serve low- to moderate-income seniors who may otherwise be at risk for placement in a nursing home. The subsidy covers a variety of services provided in assisted living, including 24-hour supervision, meals and personal care. Seniors must use all income available to them for care, except for a $130 monthly allowance.

How to Apply

You can apply for this subsidy program by contacting your local Senior Information and Assistance office, which is part of the state's Area Agency on Aging network.

Eligibility

To be eligible for the Assisted Living Subsidy Program, you must:
- Be aged 62 or older
- Be a resident of an approved assisted living facility or currently going through the admission process
- Be physically or mentally disabled
- Meet certain financial criteria

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.

Medicaid

The Maryland Medicaid Administration covers limited long-term care services and living arrangements for low-income seniors. Medicaid covers nursing homes for adults who need a high level of medical supervision, and it may cover home and community-based services for individuals who qualify for a nursing home level of care.

How to Apply

You can apply for Medicaid coverage online by visiting MarylandHealthConnection.gov or using the Enroll MHC app on your smartphone. You can also call (855) 642-8572 to speak with a representative or apply in person at your local Department of Social Services.

Eligibility

To qualify for Medicaid coverage within provisions for aged, blind and disabled adults, single applicants must not earn more than $350 per month or own more than $2,500 in assets. Married applicants can't earn more than $392 per month or own more than $3,000 in assets. You must also be a U.S. citizen or legal resident and a resident of Maryland.

	Income Limits	Asset Limits
Single Applicants	$350	$2,500
Married Applicants	$392	$3,000

*Per Month

Community First Choice

This program enables seniors to remain in their own homes by providing a variety of services, including personal assistance, home-delivered meals, accessibility adaptations, assistive technology and support planning. It also covers nurse monitoring and other home health services.

How to Apply

Contact Maryland Access Point at (844) 627-5465 if you're interested in the Community First Choice waiver program.

Eligibility

To qualify for this waiver, you must meet Medicaid financial requirements. You must also reside in the community, either at home or in an assisted living facility or similar setting, and require a level of care provided in an institutional setting.

Program of All-Inclusive Care for the Elderly (PACE)

PACE is a managed care program that allows older adults to get medical services at designated PACE facilities and, in certain situations, within home and community settings.

How to Apply

To apply for care or learn more about benefits, contact your local PACE provider.

Eligibility

PACE is only available to seniors living in Montgomery County, Prince George's County, Baltimore City and Allegany County. The state plans to expand the program to more communities in the future. PACE beneficiaries must meet the following requirements:

- Be at least age 55 or older
- Require a nursing home level of care
- Receive all health and long-term services from a PACE provider
- Have an income that doesn't exceed 300% of SSI benefit level

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.

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 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
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	$2,180	$8,400	$12,600
Qualified Disabled Working Individual	$4,615	$6,189	$8,400	$12,600

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.