



State Resources for Seniors in Kansas

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

Medicaid

KanCare, the state's Medicaid program, provides coverage for skilled nursing care and everyday health care costs, including prescription drugs. Kansans who qualify for benefits receive subsidized health insurance and prescription drug benefits along with coverage for items such as doctor visits, mental health screenings, dental care, transportation to and from medical appointments and more. KanCare is available both to older adults on fixed or with limited incomes and to individuals with disabilities.

How to Apply

You can apply for KanCare either online or via mail. The program's website features an electronic application as well as PDF versions that can be printed and mailed. Because there are a few different applications that correspond with different benefit packages, some applicants get confused about the choices. But, if you need clarification about the correct application for your needs or any part of the application process, you can reach a KanCare representative by calling (800) 792-4884.

Eligibility

To qualify for KanCare, you must meet one or more of the following criteria:

- Be age 65 and older.
- Have a disability
- Be pregnant.
- Be a caregiver of someone with a disability.

Although many state Medicare programs have strict income limits, KanCare does not. That said, any monthly income over \$2,523 must go toward care costs as of 2022, and this amount is adjusted each year based on the cost of living index. If you are using KanCare to pay for nursing home care, any monthly income above \$62 must go toward the cost of your care.

KanCare also has asset limits based on your family size and how many people in your family are applying for benefits. As of 2022, these limits are:

	Asset Limits
Single Applicants	\$2,000
Married Applicants	\$2,000 (applicant) \$137,400 (non-applicant)
Married (Both Spouses Applying)	\$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

Because receiving health care through Medicare often requires paying deductibles, co-pays and other out-of-pocket costs, Kansas offers several programs to help individuals with financial needs fill in cost gaps.

- **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

You can apply for the Qualified Medicare Beneficiary Program, Specified Low-Income Medicare Beneficiary program and the Qualified Individual program by downloading the corresponding application from the KanCare website and mailing it to:

KanCare Clearinghouse
P.O. Box 3599
Topeka, KS 66601-9738

You can also fax the application to (800) 498-1255. If you have specific questions, you can reach out to the Kansas Department for Aging and Disability Services by calling (785) 296-4986.

You can apply for the Qualified Disabled Working Individual program by contacting KanCare directly.

Eligibility

All four programs have income and asset limits. In addition, to receive benefits you must:

- Be a U.S. citizen.
- Be a resident of Kansas.
- Be Eligible for Medicare Part A and Part B.

Each program's income and asset requirements as of 2022 are as follows:

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