



State Resources for Seniors in New Hampshire

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

The cost of filling prescriptions can be a significant financial burden for many seniors. Fortunately, financial support is available in the form of programs such as Medicaid, the NH Medication Bridge Program and the NH Partnership for Prescription Assistance. These programs help seniors access affordable prescription drugs, or cover part of their prescription fees.

NH Medication Bridge Program

The NH Medication Bridge Program is sponsored by the Foundation for Healthy Communities. It helps individuals access prescription medications they might not otherwise be able to afford.

How to Apply

Seniors can apply for this program by calling (603) 225-0900 or by visiting the Healthy NH website.

Eligibility

This program works with individual drug companies to help patients access vital medications. The eligibility requirements and income thresholds vary depending on the drug. Contact the Foundation for Healthy Communities for more information.

NH Rx Card

This is the state's free prescription assistance program. Residents can apply for a card that grants automatic discounts of up to 80% on prescription drugs at participating pharmacies. The program aims to help those who are uninsured or underinsured access affordable medication.

How to Apply

All New Hampshire residents can apply for a card online at [NHRxCard.com](https://www.nhrxcard.com). Alternatively, applications are accepted by telephone at (800) 931-5542.

Eligibility

This program is open to all New Hampshire residents, regardless of income.

Medicaid

Low-income seniors can receive some help with the cost of prescription drugs, along with other medical services. In some circumstances, seniors may qualify for free medical assistance.

How to Apply

Seniors can apply for Medicaid online via the NH Easy Gateway. Applications are also accepted via telephone at (800) 852-3345 ext. 9700.

Eligibility

To be eligible for Medicaid, seniors must be U.S. Citizens, reside in New Hampshire, and have an income of less than \$30,276 per year, with less than \$2,500 in countable assets. The limit is doubled for couples.

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

New Hampshire has three Medicare Savings Programs that help participants cover the cost of their deductibles, co-pays and other expenses.

- **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.

How to Apply

Seniors can apply for the QMB, SLMB or QI programs online via the NH Easy service. Alternatively, they can contact the DHSS Customer Service Center toll-free at 844-275-3447 for advice about the application process and eligibility requirements.

Eligibility

In order to be eligible for the following programs, seniors must meet certain income and asset requirements, as listed in the below table. The requirements vary depending on the size of the household and the program being applied for. In addition, they must:

- Be eligible for Medicare Parts A and B.
- Reside in New Hampshire.
- Be 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	\$2,080	\$8,400	\$12,600