



State Resources for Seniors in Oklahoma

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

Older adults become more vulnerable to injuries and diseases as their bodies age. Health insurance and prescription drug coverage are essential to cover the costs of sudden or ongoing medical needs. Oklahoma has several programs available to help defray the costs of both.

Medicaid

SoonerCare provides health insurance for low-income seniors aged 65 and older. It covers numerous health care services, including doctor visits, hospitalizations, lab and X-ray services, medical equipment, outpatient services and prescriptions.

How to Apply

Seniors can apply for SoonerCare online or at their local Department of Human Services office. They may also call the SoonerCare Helpline at (800) 987-7767 for assistance.

Eligibility

To qualify for SoonerCare, seniors must:

- Reside in Oklahoma
- Be a U.S. citizen or qualified noncitizen
- Be aged 65 or older, or younger with a disability
- Meet income and asset limits

	Annual Income Limits	Asset Limits
Single Applicants	\$18,075	\$2,000
Married Applicants	\$24,353	\$3,000

*These limits are current as of 2022 but often change yearly. Contact your local DHS Office for the latest information.

Extra Help Program

Medicare beneficiaries with limited income and resources may qualify for the Extra Help program, which helps with their out-of-pocket Medicare Part D prescription drug costs. Eligible seniors receive help paying their monthly premiums, prescription copayments and coinsurance and annual deductibles.

How to Apply

The Oklahoma Insurance Department's Medicare Assistance Program (MAP) division helps Medicare beneficiaries understand and apply for the Extra Help program. Seniors call the Oklahoma MAP at (800) 763-2828 to see if they qualify or ask questions about the program.

Eligibility

Medicare beneficiaries with limited income and resources may qualify. However, applicants automatically qualify for Extra Help if they currently receive Medicare and Medicaid or Medicare and Supplemental Security Income. Eligibility based on income requires meeting current income and asset limits.

	Annual Income Limits	Asset Limits
Single Applicants	\$20,385	\$15,510
Married Applicants	\$27,465	\$30,950

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

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

Oklahoma Medicare Savings Programs (MSP) can help seniors save money. If they qualify, MSPs may reduce or eliminate their Medicare Part A and/or Part B premiums and increase Social Security checks. See below for the different plan types.

- **Qualified Medicare Beneficiary:** 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

Applicants with limited resources may qualify for Medicare Savings Programs. Call or visit your local DHS office to apply. You must complete an application and participate in an interview, either in person or over the phone. Approval notification arrives within 30 to 60 days via mail. You may also contact the appropriate Medicare Improvements for Patients & Providers Act (MIPPA) Coordinator for more information.

Eligibility

To qualify for Medicare Savings Programs in Oklahoma, applicants must:

- Be an Oklahoma resident
- Be a U.S. citizen
- Be eligible for Medicare Parts A and B
- Meet the monthly income and asset limits listed below for each MSP

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	\$8,400	\$12,600
Qualified Individual	\$1,529	\$2,060	\$8,400	\$12,600
Qualified Disabled Working Individual	\$2,265	\$3,052	\$4,000	\$6,000

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