



## State Resources for Seniors in Rhode Island

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 Rhode Islanders may be concerned about paying for routine health care after they retire, and the idea of a medical emergency can be particularly stressful. Both state and federal governments have programs that provide health coverage to seniors who no longer have access to employer-provided insurance. This can help seniors manage their health needs by covering regular checkups, prescription medications and urgent care.

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## Medicaid

Medicaid provides free or low-cost health insurance to people with low incomes. In Rhode Island, these plans are offered by private companies that receive government funding. Each plan must cover certain essential health benefits including emergency room services, diabetes treatment and mental health care.

Participants must get care from doctors and health care providers who are designated as Medicaid Providers. This list may be different depending on who your plan is with, so contact your insurer to get a full list. People who qualify for Medicaid can enroll at any time.

## How to Apply

You can apply for Medicaid online through HealthSource RI or in person at a local Department of Human Services office. You can also apply by phone by calling 1-855-840-4774. If you need help applying, you can arrange an appointment with a Medicaid Navigator or a HealthSource office.

## Eligibility

Eligibility for Medicaid is based mainly on financial criteria. In Rhode Island, the program is available to all low-income people, including adults, seniors and children.

Income limits are based on household size and increase if more people live with you. These limits are also adjusted regularly due to changes in the federal poverty level.

For those aged 65 and older or people who are blind or disabled, the financial criteria are as follows:

Household Size	Monthly Income Limit	Asset Limit
1	\$1,133	\$4,000
2	\$1,526	\$6,000

\*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

Also called the Medicare Premium Payment Program, the Medicare Savings Program helps people pay for Medicare premiums, deductibles and copayments. The following three plans can help seniors meet health care 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.

### How to Apply

To apply for the Medicare Premium Payment Program, Rhode Islanders can contact their local Department of Human Services office. Alternatively, you can download a PDF of the application and return it to: State of Rhode Island, P.O. Box 8709, Cranston RI 02920-8787. If you have questions about the program you can contact the DHS at 1-855-697-4347.

## Eligibility

The Medicare Premium Payment Program is available to Rhode Islanders aged 65 and older or adults with disabilities. Each program has different income and asset eligibility limits. Rhode Island doesn't provide exact figures for the maximum allowable income; instead the income limit is based on a percentage of federal poverty level (FPL).

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiaries</b>	Less than 100% of FPL	Less than 100% of FPL	\$7,970	\$11,960
<b>Special Low-Income Medicare Beneficiaries</b>	Between 100% and 120% of FPL	Between 100% and 120% of FPL	\$7,970	\$11,960
<b>Qualifying Individuals</b>	Between 120% and 135% of FPL	Between 120% and 135% of FPL	\$7,970	\$11,960