



State Resources for Seniors in Ohio

Seniors can benefit from a variety of programs and services offered by their state governments, but they may not know where to access these resources. This guide covers the benefits, eligibility requirements, and application processes for financial assistance resources for healthcare and prescriptions, medical equipment, senior living and senior care, home-related expenses, and food and nutrition available to seniors in your state. Find the type of assistance you need and read about the options for seniors in your state.

Financial Assistance for Senior Living
& Senior Care

Health Insurance & Prescription Drug
Coverage for Seniors

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Food Assistance Programs for Seniors



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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.

Financial Assistance for Senior Living & Senior Care

By 2040, it's expected that more than 21% of the United States' population will be aged 65 and older. Today, individuals in that age group represent an estimated 16% of Americans. Although many are able to live independently, plenty of seniors require help with activities of daily living, personal care or nursing home care.

Long-term care such as adult day care, assisted living, home care and nursing care can be expensive. According to the Genworth 2021 Cost of Care Survey, average long-term care costs range from \$1,690 to \$9,034 per month in the U.S., with those prices rising beyond \$9,034 in some geographic regions for nursing home care. To alleviate financial stress for seniors, programs such as Medicare, Medicaid and Supplemental Security Income help cover some of these costs.

Medicaid

Ohio Medicaid is a federal and state government-funded program that helps low-income seniors and other families access health care services that they'd otherwise be unable to afford. The program pays for some long-term care costs, such as in-home medical care and nursing home services. It also operates waivers that help seniors access services that aren't typically covered by the state's Medicaid program, including assisted living, homemaker services, transportation and personal care.

How to Apply

Seniors can apply for Medicaid online at the Ohio Benefits website.

Those who prefer can call the Medicaid Consumer Hotline at (800) 324-8680 to submit their application by phone, or download the application and submit it in-person or by mail to their county's Job and Family Services office.

Eligibility

There are specific eligibility requirements for Ohio Medicaid. To obtain coverage, seniors must be:

- At least 65 years old.
- A United States citizen or legal permanent resident.

- A full-time Ohio resident.
- In need of help with activities of daily living.

There are also financial limits that applicants need to meet to qualify for coverage. These are as follows:

	Income Limit*	Asset Limit
Single Applicant	\$10,092	\$2,000
Married/Common-Law Couple	\$15,132	\$3,000

*per year

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.

MyCare Ohio

MyCare Ohio is a managed care waiver that provides services such as assisted living, community integration, home modifications and personal care aides. All care is provided within a managed care network and accessed as required under the supervision of a case manager.

How to Apply

Seniors can apply by contacting their local Medicaid office.

Eligibility

This program is open to Medicare-eligible seniors who require at least one service provided by the waiver each month.

Home Care Waiver

The Home Care Waiver helps seniors living at home access necessary support and services such as personal care, home maintenance, home-delivered meals and transportation services.

How to Apply

To apply for the Home Care Waiver, seniors should contact Ohio Benefits Long Term Services and Supports by calling (844) 644-6582 or request more information by calling their local Medicaid office.

Eligibility

This program is open to those aged 59 or older who require a nursing level of care but are able to safely reside within their own communities.

PASSPORT Waiver

The PASSPORT Waiver gives seniors the opportunity to choose where and how they receive long-term care by providing services in their communities. Covered services include social work, nonmedical transportation, home-delivered meals and personal care.

How to Apply

To apply, seniors should contact the PASSPORT Administrative Agency in their local area.

Eligibility

This program is open to those aged 60 and older who require a nursing level of care but are able to remain safely in their own homes with the services provided by the waiver. Physician consent to participate is also required.

Assisted Living Waiver

The Assisted Living Waiver provides personal care for seniors and disabled persons. It also pays for remote support, money management assistance, transportation, specialized medical equipment and meals.

How to Apply

Seniors who wish to apply for the Assisted Living Waiver should contact the Department of Aging by calling (800) 266-4346.

Eligibility

Applicants must be 65 or older, or permanently disabled.

Health Insurance & Prescription Drug Coverage for Seniors

Ohio Medicaid ensures all seniors have access to necessary health care services, regardless of income. Those who meet the program's eligibility requirements receive coverage for most necessary medical expenses. Some of these vital medical expenses include primary and emergency care, inpatient hospital care, medical transportation and prescription medications. Other services, including eye care, dental care, mental health care and some therapies are also covered in some circumstances. Regardless of specific needs, Ohio ensures all seniors get prescription drug coverage.

How to Apply

Seniors who wish to apply for Medicaid may do so by completing an online application. Alternatively, an application can be obtained from local Job and Family Services offices and submitted by mail or in-person, or seniors may apply by phone by calling the Medicaid Consumer Hotline at (800) 324-8680.

Eligibility

To qualify for Ohio Medicaid, seniors must meet the program's eligibility requirements. As a senior, that means applicants must:

- Be at least 65 years old, blind or legally disabled.
- Be a U.S. citizen or legal resident.
- A permanent Ohio resident.
- Have a Social Security number or be willing to apply for one.
- Require help with activities of daily living.

Applicants cannot have more than \$2,000 in countable assets if they live alone, or \$3,000 if they live with their spouse. Countable assets don't include the applicant's primary home, provided its value is less than \$636,000 but it does include savings accounts, bonds, stocks and burial plots.

Income limits are based on Social Security Income benefit rates. They vary depending on household size and as of 2022, are as follows:

Family Size	Monthly Income Limit*
1	\$841
2	\$1,261
3	\$1,830
4	\$2,208
5	\$2,587

*Income limits in Ohio can change annually.

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

Ohio has several Medicare Savings Programs in place that help seniors pay their out-of-pocket Medicare costs, including deductibles, coinsurance and premiums.

- **Qualified Medicare Beneficiary Program:** This program 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 program 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

Those who receive Medicare can apply for all Medicare Savings Programs by completing a Medicaid application, which can be obtained from their local county’s Department of Job and Family Services office. The process may require applicants to attend an in-person interview, which they may send an authorized caregiver or representative to attend in their place.

Eligibility

Ohio’s Medicare Savings Programs are only open to those who meet the state’s eligibility guidelines. To qualify for any of these programs, seniors must:

- Be eligible for Medicare Part and B
- Be a full-time resident of Ohio
- Be a U.S. citizen or legal resident

Furthermore, all applicants need to meet the following income requirements:

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

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.

Assistance at Home

Programs exist across Ohio that help low-income seniors make their homes safer or more accessible. These programs provide financial support for bills, including utilities, rent and mortgage, as well as loans or grants to cover home modification costs.

Eligibility	Contact	Description
Homestead Exemption		
<ul style="list-style-type: none"> • Must be at least 65 years old or turn 65 in the year you apply or be permanently disabled • Must own and occupy the home 	Contact the county tax office	The Homestead Exemption is available to low-income seniors and those with permanent disabilities. It provides property tax credits, allowing homeowners to exempt up to \$25,000 of the value of their homes from local tax.
Section 504 Home Repair Program		
<ul style="list-style-type: none"> • Must be at least 62 years old • Must own and occupy the home • Must be financially unable to repay any other loan • Must live below the federal poverty guidelines 	(800) 414-1226	The Section 504 Home Repair Program helps very low-income seniors in rural areas access up to \$10,000 in grants to make necessary home modifications, ensuring their homes are safe, accessible and habitable.
Home Energy Assistance Program		
<ul style="list-style-type: none"> • Income must be below \$22,540 for a single-person household or \$30,485 for a two-person household • -Must be the primary homeowner or renter of the residence 	(800) 282-0880	The Home Energy Assistance Program is a one-time benefit that helps low-income households cover the cost of their energy bills when they're at risk of disconnection or eviction due to nonpayment.
Emergency Rental Assistance		
<ul style="list-style-type: none"> • Requirements vary depending on county/municipality 	2-1-1	Ohio features hundreds of rental assistance programs that are available to low-income residents across the state.

Homeowner Assistance Fund		
<ul style="list-style-type: none"> Income must be below \$103,350 per year for a one-person household or \$118,100 for a two-person household Financial hardship must have occurred after January 21, 2020 	(888) 362-6432	The Homeowner Assistance Fund exists to help homeowners throughout Ohio who've experienced financial hardship as a result of COVID-19 or related economic issues. It provides temporary funding for property taxes, utilities, homeowner association fees and mortgage payments.
Lifeline Program		
<ul style="list-style-type: none"> Income-based eligibility: Annual income can't exceed \$28,500 for a one- or two-person household Program-based eligibility: At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP) 	Contact your telephone company to begin the application process	The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.

Free Used Medical Equipment

Seniors often require medical equipment to support their health, mobility and other needs. This includes wheelchairs, ramps, canes and devices that make reading or using technology easier or more comfortable. Throughout Ohio, there are several organizations that support these needs by providing free medical equipment for seniors and those living with disabilities.

Eligibility	Contact	Description
Services for Independent Living		
<ul style="list-style-type: none"> • Must have a prescription for medical equipment that's signed by a physician • Must agree to return equipment once items are no longer needed • Must be capable of picking items up on-site or have someone willing to pick up on your behalf 	(226) 731-1529	Services for Independent Living helps seniors and those with disabilities to access walkers, wheelchairs, canes, commodes, shower chairs and incontinence supplies. Heavier equipment is lent out as needed and must be returned to the organization once it's no longer needed.
Easterseals Medical Equipment Loan		
<ul style="list-style-type: none"> • Must demonstrate a need for the requested equipment 	(440) 838-0990	Easterseals helps those who need it to access supplies such as wheelchairs, crutches, canes and commodes free of charge for up to 90 days. This program also offers assistive technology.
Tri-County Independent Living Center Loan Closet		
<ul style="list-style-type: none"> • Must provide a photo ID with current name and address • Must have a prescription for the requested equipment that's signed by a physician • Must call in advance to arrange a pick-up time and specify the equipment needed • Must schedule an appointment ahead of time to return borrowed equipment 	(330) 762-0007	The Tri-County Independent Living Center's Loan Closet provides short-term mobility, medical and home modification equipment loans for those who meet the organization's eligibility requirements. Available equipment includes wheelchairs, walkers and canes.

The Society Resource Center		
<ul style="list-style-type: none"> • Must demonstrate a need for the requested equipment 	(330) 722-1900	The Society makes adaptive and medical equipment available for seniors and disabled persons who are unable to afford their own. Loans are provided on a 30-day basis; however, those who need to can renew their loan every 30 days.
CAMO Recycling Program		
<ul style="list-style-type: none"> • Must demonstrate a need for the requested item 	(330) 683-5956	CAMO's recycling program collects eyeglasses, hearing aids and assistive technology devices and redistributes them to those in need. The organization also redistributes urgent medical equipment such as wheelchairs and walkers.
Wheels of Hope Durable Medical Equipment		
<ul style="list-style-type: none"> • No eligibility requirements 	patrick@wheelsofhope.org	Wheels of Hope is a faith-based organization that distributes wheelchairs and other durable medical equipment to those who need them.
Church of the Ascension Medical Loan Closet - Jonestown		
<ul style="list-style-type: none"> • No eligibility requirements 	(740) 967-2204 or (740) 390-8048	This church provides free wheelchairs, medical beds and other durable medical equipment to anyone who needs it.
Peace Church Helping Hands		
<ul style="list-style-type: none"> • No eligibility requirements 	(614) 837-4568	The Helping Hands Medical Equipment Ministry provides medical equipment and small medical items, including bed pads, incontinence supplies and shoe horns, to anyone who needs it.

Food Assistance Programs for Seniors

Everybody deserves access to nutritious food and for seniors, consuming adequate calories and healthy food is a vital part of maintaining wellness. Unfortunately, there are many seniors who can't afford the food they need to stay healthy. For some, the act of purchasing groceries has become too difficult to do alone. Thankfully, programs like Meals on Wheels and local food pantries ensure that every senior citizen in Ohio gets the food they need to survive and thrive.

Meals on Wheels

Meals on Wheels is a nonprofit organization that runs on the kindness of volunteers and donations from local vendors. Its team works to prepare and deliver hot meals to seniors in their homes, typically five days per week. Volunteers also provide some companionship during deliveries and ensure that seniors are safe.

	Area Served	Address	Phone Number
Lifecare Alliance Meals on Wheels	Franklin, Madison, Marion, Champaign and Logan Counties	670 Harmon Ave., Columbus, Ohio 43223	(614) 278-3152
Meals on Wheels of Northeast Ohio	Stark, Summit, Wayne, Portage, Carroll, Holmes and Tuscarawas Counties	2363 Nave Rd. SE, Massillon, Ohio 44646	(330) 832-7220
Senior Resource Connection Meals on Wheels	Montgomery County	105 S. Wilkinson St., Dayton, Ohio 45402	(937) 228-3663
Meals on Wheels - Fairfield County	Fairfield County	1515 Cedar Hill Rd., Lancaster, Ohio 43130	(740) 681-5050
Meals on Wheels Southwest OH & Northern KY	Hamilton and Butler Counties	2091 Radcliff Dr., Cincinnati, Ohio 45204	(513) 721-1025
Westlake Meals on Wheels	Cuyahoga County	2239 Dover Center Rd., Westlake, Ohio 44145	(440) 871-2551
Westshore Meals on Wheels	Fairview Park, Lakewood and Rocky River in Cuyahoga County	21220 Lorain Rd., Fairview Park, Ohio 44125	(440) 331-3842
North Canton Meals on Wheels	Stark County	7707 Market Ave. N., Canton, Ohio 44721	(330) 494-0366

Food Pantries

Seniors in need of nonperishable food items, such as dry cereals and oats, pasta and canned foods, as well as other healthy items like fruits, vegetables and dairy products, may be able to obtain them from local food pantries. Food pantries usually operate on a first-come-first-served basis and have their own eligibility requirements so it's usually best to call ahead to determine if food will be available.

	Area Served	Address	Phone Number
Mid-Ohio Foodbank's On-site Pantry	Belmont, Coshocton, Delaware, Fairfield, Fayette, Franklin, Guernsey, Harrison, Jefferson, Knox, Madison, Marion, Monroe, Morrow, Muskingum, Noble, Pickaway, Ross and Union Counties	3960 Brookham Dr., Grove City, Ohio 43123	(614) 277-3663
Second Harvest Food Bank of North-Central Ohio	Lorain County	5510 Baumhart Rd., Lorain, Ohio 44053	(440) 960-2265
West Ohio Food Bank	Allen, Auglaize, Hancock, Hardin, Mercer, Paulding, Putnam, Seneca, Shelby, Van Wert and Wyandot Counties	1380 E. Kibby St., Lima, Ohio 45804	(419) 222-7946
Broad Street Food Pantry	Delaware and Franklin Counties	760 E. Broad St., Columbus, Ohio 43205	(614) 908-3901
Southside Community Ministries Food Pantry	Delaware and Franklin Counties	225 E. Gates St., Columbus, Ohio 43206	(614) 444-1669
Nnemap Food Pantry	Delaware and Franklin Counties	677 E. 11th Ave., Columbus, Ohio 43211	(614) 297-0533
Greater Cleveland Food Bank	Cuyahoga, Geauga, Lake, Lorain, Medina, Portage and Summit Counties	15500 S. Waterloo Rd., Cleveland, Ohio 44110	(216) 738-2265
Mason Food Pantry	Warren County	406 4th Ave., Mason, Ohio 45040	(513) 229-3191
Athens County Food Pantry	Athens County	13183 OH-13, Millfield, Ohio 45761	(740) 590-7051

Government Assistance Programs

Those who can't receive the food they need from the food pantries and Meals on Wheels programs listed above may require additional help from Ohio's government assistance programs.

	Area Served	Address	Phone Number
Supplemental Nutrition Assistance Program	Statewide	Administered at the county level.	(866) 244-0071