



State Resources for Seniors in Oregon

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

Cash Assistance Programs for Seniors

Assistance at Home

Free Used Medical Equipment

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

Over 4.2 million people reside in Oregon, including nearly 773,000 seniors aged 65 or older who may need services and support to help meet their health or personal care needs. Many older adults prefer care in their homes where they feel most comfortable and connected to their communities. Oregon's seniors struggling with the cost of long-term care have access to several programs that help them pay for the services they need.

Medicaid

The Oregon Health Plan is Oregon's Medicaid program and may help pay for some long-term care services for qualifying seniors. Medicaid offers various long-term care services usually not covered by Medicare or traditional health insurance, such as facility-based care or in-home care that helps seniors remain independent and in their homes. There isn't an open enrollment period for the Oregon Health Plan, so you can apply any time.

How to Apply

Apply online using the Oregon Eligibility system. You can also complete a paper application. Complete, sign and submit these applications by:

- Mailing it to OHP Customer Service, P.O. Box 14015, Salem, OR 97309-5032.
- Fax to 503-378-5628.

For assistance with your Medicaid application, call OHP at (800) 699-9075.

Eligibility

Anyone applying for Oregon health benefits must show proof they have a Social Security number or they will be denied. Applicants must also meet income and assets limits and:

- Be a resident of Oregon
- Be a U.S. or naturalized citizen

	Monthly Income Limits	Asset Limits
Single Applicants	\$841	\$2,000
Married Applicants	\$1,261	\$3,000

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

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.

Aging and Physically Disabled Waiver

The Aging and Physically Disabled Waiver helps seniors aged 65 or older or adults aged 18 to 64 with physical disabilities who require a nursing facility level of care receive services in their home or a community-based setting. This waiver enables independent living or assisted living by ensuring eligible seniors receive the care they need.

How to Apply

The Oregon Health Authority monitors and oversees the Aging and Physically Disabled Waiver but the Oregon Department of Human Services operates this home and community-based waiver program. Seniors may apply at their local Oregon Department of Human Services office for the Aging and People with Disabilities, or Area Agencies on Aging office. They may also call 855-673-2372 for assistance.

Eligibility

To qualify for the Aging and Physically Disabled Waiver, applicants must:

- Be aged 65 or older or physically disabled and aged 18 or older.
- Require a nursing facility level of care.
- Have an income level less than or equal to 300% of the Social Security Insurance Federal Benefit Rate.

Aging and People with Disability Case Management Freedom of Choice Waiver

The Aging and People with Disability Case Management Freedom of Choice Waiver provides case management to ensure participants receive the medical, educational and social services they need, regardless of funding sources. The agency delivering case management varies based on service area but may include the local Area Agencies on Aging office or the Aged and Physically Disabled offices. The Oregon Tribes and Native American Rehabilitation Association of the Northwest deliver services to participants who are tribal members.

How to Apply

Seniors may apply at their local Oregon Department of Health Services office for the Aging and People with Disabilities, or contact their local Area Agencies on Aging office. They may also call 855-673-2372 for assistance.

Eligibility

To qualify, applicants must:

- Be aged 65 or older or physically disabled and aged 18 or older.
- Require a nursing facility level of care.
- Have an income level equal to 300% of the Social Security Insurance Federal Benefit Rate.

Health Insurance & Prescription Drug Coverage for Seniors

Health and prescription drug coverage are essential to older adults who often experience greater vulnerability to sickness and injuries. Those with limited incomes may find it challenging to cover insurance costs, but Oregon has programs to help.

Medicaid

Oregon Health Plan offers free or low-cost health coverage for seniors who qualify for Medicaid. This state and federal public assistance program pays for health care services for older adults with low incomes or very high medical bills compared to their income and assets.

How to Apply

Seniors may apply online or complete a paper Application for Oregon Health Plan Benefits. Paper applications must be signed and submitted by:

- Mail to OHP Customer Service, P.O. Box 14015, Salem, OR 97309-5032
- Fax to 503-378-5628

Applicants can call OHP at (800) 699-9075 for assistance.

Eligibility

Applicants for Oregon health benefits must provide their Social Security number or they'll be denied. They must meet income and assets limits and:

- Be an Oregon resident
- Be a U.S. or Naturalized citizen

	Monthly Income Limits	Asset Limits
Single Applicants	\$841	\$2,000
Married Applicants	\$1,261	\$3,000

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

Oregon Prescription Drug Program

The Oregon Prescription Drug Program transitioned to the ArrayRx Discount Card Program on January 1, 2022. Anyone previously enrolled must re-enroll with ArrayRx. However, it's still state-sponsored and authorized by the Oregon Health Authority. The program can save participants up to 80% on generic drugs and 20% on name-brand prescriptions at most pharmacies.

How to Apply

Applicants can sign up online. You can also enroll by phone at (800) 913-4284 or request help creating an online account by calling (800) 913-4146.

Eligibility

All Oregon residents qualify and it's free to join. There aren't any age, income or asset restrictions. There also aren't any drug lists or formulas required.

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

Medicare Savings Programs help seniors with Medicare pay for their medical care by potentially paying for their Part A and/or Part B premiums, Medicare deductibles, coinsurance and copayments. Eligibility is based on income, with limits changed annually.

- **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

To apply for Medicare Savings Programs, seniors should contact their local health services office for the Aging and People with Disabilities program office. They can also call 855-873-2372 for assistance. If they'd like an application mailed to them, they can call Customer Service at 800-699-9075. However, it's faster to apply online after creating an account. The Oregon Department of Health Services makes application decisions within 45 days of submission.

Eligibility

To qualify for the various Medicare Savings Programs, you must meet the relevant monthly income and asset limits and be:

- Eligible for Medicare Part A.
- An Oregon resident.
- A U.S. citizen.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,359	\$1,831	N/A	N/A
Qualified Individual	\$1,529	\$2,060	N/A	N/A
Qualified Disabled Working Individual	\$2,265	\$3,052	N/A	N/A

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

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

Aging in place in a familiar environment brings a sense of comfort and independence that many older adults don't want to give up. However, many seniors, especially those on a limited budget, may struggle to pay for certain necessities that keep them healthy, safe and financially secure. Oregon has several programs to help support the desire to remain at home for as long as possible, such as property tax deferral, utility assistance and home repair, to ensure seniors have the support they need to thrive.

Eligibility	Contact	Description
Oregon Property Tax Deferral for Disabled and Senior Citizens		
<ul style="list-style-type: none"> • Be either aged 62 or older or disabled • Receive or be eligible to receive federal Social Security Disability Benefits by April 15 of the year applying • Own the property and have a recorded deed in the applicant's name • Have owned and lived on the property for at least the last five years, unless the applicant downsized or has a verifiable health-related reason why they lived elsewhere • Have homeowner's insurance that covers fire and other casualties • Not exceed current annual income limits • Have a net worth of less than \$500,000, minus the home and personal property 	<p>(503) 945-8348 deferral.unit@oregon.gov</p>	<p>Senior and disabled homeowners can borrow from the State of Oregon to pay their county property taxes through the Oregon Property Tax Deferral for Disabled and Senior Citizens program. If qualified, the Oregon Department of Revenue pays the homeowner's taxes on November 15 each year and places a lien on the home.</p>
USDA Single Family Housing Repair Loan and Grant Program in Oregon		
<ul style="list-style-type: none"> • Be the homeowner and occupy the house • Have a household income that doesn't exceed the income limit for their county of residence • Be aged 62 or older and be unable to repay a repair loan 	<p>(866) 923-5626 ext. 1</p>	<p>Seniors may apply for a home repair grant yearly through their local RD office. If they qualify, they receive a grant that they must use to make home repairs to remove health and safety hazards. Applicants may only receive a total of \$10,000 in housing repair grants during their lifetime.</p>

REACH Community Development Community Builders Program		
<ul style="list-style-type: none"> • Own and occupy their homes • Reside in the City of Portland • Earn 50% or less of the median income • Be aged 55 or older and/or have a disability 	(503) 501-5719	REACH Community Development is dedicated to helping older adults and disabled individuals age safely in their homes by providing free home repairs. A licensed, bonded and insured general contractor handles home repair projects of qualifying applicants.
Oregon Energy Assistance Program		
<ul style="list-style-type: none"> • Be customers of Portland General Electric or Pacific Power • Have a household income at or below the current limit • Own or rent their home 	(800) 453-5111 Option 2 energyassistance@oregon.gov	OEAP is a low-income electric bill payment assistance program for low-income customers of Pacific Power and Portland General Electric. The goal is to reduce service disconnections for vulnerable customers. The program prioritizes customers in danger of having their service disconnected.
Oregon Project Independence		
<ul style="list-style-type: none"> • Be aged 60 or older or any age with Alzheimer's or a related disorder • Live in Oregon • Not receive Medicaid 	(855) 673-2372	Oregon Project Independence is a statewide program intended for seniors who don't qualify for Medicaid and need assistance to continue living at home. Services vary based on the applicant's area but could include home care, personal care, chore services, registered nursing services, adult daycare, assistive technology devices and home-delivered meals.
Lifeline Program		
<ul style="list-style-type: none"> • Annual income can't exceed \$28,500 for a one- or two-person household • 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 with mobility or other functional limitations benefit from durable medical equipment to help retain their independence and ensure their safety. However, they can't always afford it. Some insurance sometimes covers durable medical equipment, but there's often a waiting period. Organizations across Oregon offer free, gently used medical equipment to fill the gaps and ensure seniors have the equipment to meet their everyday needs.

Eligibility	Contact	Description
ACCESS Building Community		
<ul style="list-style-type: none"> There aren't any eligibility requirements. 	(541) 690-3972 medicalequipment@accesshelps.org	ACCESS loans medical equipment at no cost to residents with short-term needs. ACCESS accepts donations of clean, durable medical equipment in good working condition. Individuals who borrow equipment have to return it in working order when they no longer need it.
Clearview Disability Resource Center		
<ul style="list-style-type: none"> Anyone with a disability qualifies. Borrowers must sign a contract stating what they're borrowing and when they'll return it and sign a waiver releasing Clearview of all liabilities. 	(541) 276-1130	Clearview offers a community-based Medical Loan Closet to help disabled individuals who temporarily need medical equipment. It doesn't charge for the program but does ask borrowers to return the equipment in good condition so Clearview can loan it out again. Seniors and disabled persons may check out the equipment they need for up to three months.
St. John Episcopal Church Medical Loan Closet		
<ul style="list-style-type: none"> There aren't any eligibility requirements. Anyone in need qualifies. 	(541) 590-2443	St. John's primary outreach program is its Medical Loan Closet. The medical equipment lending program temporarily loans equipment to those in need, free of charge. Recipients typically borrow equipment for up to three months, but St. John's offers some flexibility on terms.

Food Assistance Programs for Seniors

Food insecurity and lack of nutritious meals should never be something seniors face, but many older adults may experience both. Access to hot meals delivered to their homes or grocery items at food pantries or the local grocery store can make all the difference in healthy, happy aging. Nonprofits and government entities across Oregon offer food assistance programs for seniors to help ensure they remain safe and fed.

Meals on Wheels

The Meals on Wheels program has branches throughout the nation, including Oregon, where volunteers deliver hot and fresh meals to seniors in their homes. These meal deliveries have three benefits. They provide much-needed nutrition, social interaction and wellness checks.

	Area Served	Address	Phone Number
Food & Friends Meals on Wheels & Senior Meals Program	Jackson and Josephine counties	1150 Northeast 9th Street Grants Pass, OR 97526	(541) 955-8839
Meals on Wheels People	Multnomah and Washington counties	7710 Southwest 31st Avenue Portland, OR 97219	(503) 736-6325
Meals on Wheels in Lake Oswego	Lake Oswego	505 G Avenue Lake Oswego, OR 97034	(503) 635-3758
City of Newport Meals on Wheels	Newport, Siletz, Toledo and Waldport	203 North Main Street Toledo OR 97391	(800) 282-6194
Klamath and Lake Counties Council on Aging Meals on Wheels	Klamath Falls and Lakeview	404 Main Street Suite 6 Klamath Falls Or 97601	(541) 205-5400
Meals on Wheels at the Milwaukie Center	North Clackamas County	150 Beaver Creek Road Oregon City, OR 97045	(503) 794-8035
Senior Meals on Wheels	Douglas County	1036 SE Douglas Avenue Room CH221 Roseburg, OR 97470	(541) 440-3677
Meals on Wheels Lane County	Lane County	1015 Willamette Street Eugene, OR 97401	(541) 607-5065 (541) 682-3353
Community Connection of Northeast Oregon Meals on Wheels	Baker, Grant, Union and Wallowa counties	2802 Adams Avenue La Grande, OR 97850	(541) 963-3186

Food Pantries

Nonprofit organizations, churches and other community groups often provide food pantry support to seniors and other low-income households. The goal is to ensure all Oregonians have fresh and nonperishable foods to prepare meals at home. Many food pantries also offer pet foods and personal care items.

	Area Served	Address	Phone Number
The Salvation Army Tualatin Valley Service Center	Washington County	351 Southeast Oak Street Hillsboro, OR 97123	(503) 640-4311
Neighborhood House Food Pantry	Portland	3445 Southwest Moss Street Portland, OR 97219	(503) 246-1663 Ext. 5119
Sunshine Division Food and Clothing Pantry	Portland	687 North Thompson Street Portland, OR 97227	(503) 823-2102
West Linn Food Pantry	West Linn and Lake Oswego	1683 Willamette Falls Drive West Linn, OR 97068	(503) 915-9446
Holy Trinity Food Closet Ministry	Beaverton	13715 Southwest Walker Road Beaverton, OR 97005-1017	(503) 643-9528
St. Vincent de Paul Food Pantry	Corvallis	501 Northwest 25th Street Corvallis, OR 97330	(541) 286-4183

Government Assistance Programs

A final option for accessing necessary food is government assistance programs. Seniors must meet eligibility requirements for these programs. Each program has varying rules and all require participants to be under current income and asset limits.

	Area Served	Address	Phone Number
Supplemental Nutrition Assistance Program (SNAP)	Statewide	500 Summer Street NE, E-15 Salem, OR 97301	(503) 945-5600
Oregon Health Authority Senior Farm Direct Nutrition Program (SFDNP)	Statewide	500 Summer Street NE, E-15 Salem, OR 97301	(866) 299-3562