



State Resources for Seniors in Mississippi

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

The U.S. Census estimates that more than 480,000 Mississippians are over the age of 65, representing more than 16% of its total population. Considering that experts have predicted nearly 70% of the country's seniors will eventually have to move to a nursing home or an assisted living facility, it's important to consider quality long-term care.

Thankfully, Mississippi's seniors have access to numerous government and nonprofit programs, including Medicaid and waiver programs, designed to make thriving during your golden years easier and more affordable.

Medicaid

Mississippi's Medicaid program offers a range of services to ensure the state's most vulnerable residents aren't overlooked. For seniors, long-term care is often what they're most concerned about. Nursing home care is covered by default, and through waiver programs, seniors can also get help covering costs to receive care services in their homes, at an assisted living facility or at other providers in the community.

How to Apply

You can submit your Medicaid application in a variety of ways. You can fill it out online or print it out and bring it to your nearest Department of Human Services. You can also fax your application to the Division of Medicaid's office of Eligibility at (601) 576-4164.

Eligibility

You'll may qualify for Medicaid if you're one or more of the following:

- Over the age of 65
- Receiving Supplemental Security Income (SSI)
- Blind or disabled

Applicants must also meet the program's financial requirements. Seniors who currently receive SSI or previously received it have one set of guidelines.

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

Seniors who live in nursing facilities or are currently enrolled in a home and community-based service have higher financial limits.

	Income Limits	Asset Limits
Single Applicants	\$2,523 per month \$30,276 per year	\$4,000

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

If you're receiving services at home through Home and Community Based Services (HCBS), and your spouse also lives at home, asset guidelines change dramatically. Generally, the spouse can keep up to \$137,400 in resources in addition to what the program excludes. The applicant, however, is still limited to \$4,000 in assets. For more details about income guidelines for Medicaid's different programs, visit the Medicaid website.

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.

Assisted Living Waiver

The Assisted Living Waiver could help you avoid a nursing home and move into an assisted living facility instead. Depending on your needs, the waiver could provide you with homemaker services, daily living assistance, medication management, transportation and a range of other services.

How to Apply

Apply for this waiver at a local Medicaid office or visit an Area Agency on Aging where you can get free insurance counseling and assistance applying for Medicaid programs.

Eligibility

To qualify for the Assisted Living waiver, you'll need to meet Medicaid's financial requirements and be at risk of institutionalization in a nursing home.

Independent Living Waiver

Medicaid's Independent Living Waiver is a Home and Community Based Services waiver. Its main services are case management and personal care assistance, but some seniors can also receive home accessibility modifications and medical equipment.

How to Apply

You can apply for the Independent Living Waiver by calling the Division of Medicaid at (601) 359-6050 or by visiting a Medicaid office close to you.

Eligibility

To qualify for the independent living waiver, you'll need to be Medicaid-eligible as well as be cognitively and physically fit enough to communicate your health care needs. Additionally, this program is reserved for residents who have a neurological or orthopedic condition.

Elderly and Disabled Waiver

The Elderly and Disabled Waiver provides in-home services according to care plans developed by the registered nurse and social worker assigned to each program participant. If you're approved for this waiver, you could receive:

- Home delivered meals
- In-home respite care
- Assistance with personal hygiene
- Home health visits
- Physical or speech therapies

How to Apply

You can start the application process for this waiver by calling the state's Division of Medicaid at (601) 359-6050, or you can stop by the nearest Area Agency on Aging where a counselor from the State Health Insurance Patrol can walk you through the paperwork.

Eligibility

You need to be at least 21 years of age and require a nursing home level of care to qualify for the Elderly and Disabled Waiver.

Health Insurance & Prescription Drug Coverage for Seniors

The right health insurance and drug savings plans can play a key role in protecting your finances throughout retirement. Medicaid and Medicare, government-managed health care options, are among the most popular and affordable, but seniors can also seek out their own private insurance plan on the national health insurance marketplace.

Medicaid

For many lower-income families across the country, Medicaid helps them afford to visit the doctor when they're sick or refill their prescriptions on time. As a federal health care program, it offers medical coverage for everyone ranging from pregnant women and newborns to disabled children, seniors and undocumented residents.

How to Apply

Applying for Medicaid online is generally the quickest route, but you can also apply in person at a regional Medicaid office. If you call the Eligibility Office at 800-421-2408, they can mail you a hard copy of the application and answer any questions you have when you're ready to fill it out. If you don't know the address of your regional office, mail printed applications to:

550 High Street
Suite 1000
Jackson, MS 39201

Eligibility

Mississippi's older residents usually qualify for Medicaid for one or several reasons:

- Aged 65 or older
- Blind or disabled
- Currently a nursing home resident

They also have to stay within income guidelines, which are higher for seniors living with their spouses in nursing homes or at home while receiving care through HCBS. Assuming they're a non-applicant, the spouse will have an asset limit of \$137,400 instead of the \$4,000 listed below.

	Income Limits	Asset Limits
Single Applicants	\$2,523	\$4,000

The remainder of the state’s Medicaid applicants under the Aged, Blind or Disabled group have the same limits. All seniors under that group could be required to attend an in-person interview before their application is accepted.

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

Federally Facilitated Marketplace

If you don’t qualify for Medicaid, your application is automatically sent over to the F.F.M. for you to find the next best option. The F.M.M. takes your preferences and budget and matches you with private health insurance options. If your F.M.M. application has been flagged as Medicaid-eligible, your application will automatically be routed there instead.

How to Apply

You can apply directly for private health insurance plans on the national healthcare marketplace.

Eligibility

Anyone can apply for a private health insurance plan, and as long as you can afford the premium, your application will likely be accepted. Specific coverage requirements can vary substantially by plan.

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 Plans (MSPs) could make health care more affordable by covering some Medicare recipients' deductibles and premiums as well as coinsurance. Income limits vary. These three plans are described below:

- **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.

How to Apply

The quickest way to apply for a Medicare Savings Program is online through the Medicare website or by calling the national Medicare customer service line at 800-772-1213.

You can also visit a county Human Services office. Regardless of where you apply, you'll need a variety of important documentation. Some of the key paperwork you need must show:

- Bank account and routing numbers
- Information about current and past jobs and other sources of income
- Citizenship status and Social Security number

Eligibility

If one or several of the following conditions applies to you, you may qualify for an MSP:

- Eligible for Medicare Part A
- Currently enrolled in Medicare Part A or Part B or both
- Income below 135% of the federal poverty level

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary Program	\$1,183	\$1,576	N/A	N/A
Specified Low-Income Medicare Beneficiary	\$1,409	\$1,881	N/A	N/A
Qualified Individual	\$1,579	\$2,110	N/A	N/A

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

Mississippi's older adults have access to several programs intended to help them continue living at home safely. The list below mentions programs that can help lower heating and cooling costs, save money on taxes and help pay for home repairs.

Eligibility	Contact	Description
Weatherization Assistance Program		
<ul style="list-style-type: none"> Income within 200% of the federal poverty level Own or rent your home 	601-359-4500	The W.A.P. enables low-income residents to receive free energy efficiency upgrades, lowering their overall energy costs. Placing insulation in walls and floors, replacing ductwork and repairing furnaces are some of the program's typical services.
Low Income Home Energy Assistance Program		
<ul style="list-style-type: none"> Live in the home you're applying for Be within 60% of the state's Median Income Poverty Guidelines 	601-359-4500	L.I.H.E.A.P. can pay the balance of past due home energy bills, including those with disconnect notices. This program can help you if you're at risk of losing your heating or cooling during the year's hottest days.
Senior Homestead Exemption		
<ul style="list-style-type: none"> Be at least 65 years of age Own your home 	601-923-7618	The Homestead Exemption saves seniors money on their property taxes. Those who qualify can exempt \$7,500 of value from what it's been assessed.
U.S.D.A. Home Repair Grant		
<ul style="list-style-type: none"> Be 62 years of age Own your home Unable to get approved for a loan 	601-965-4316	The U.S.D.A. Home Repair Grant provides the state's seniors with financial assistance for making health and safety repairs to their homes. The maximum grant amount is \$10,000. If the home is sold within 3 years, the loan has to be repaid.
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

Newly manufactured medical equipment is often out of financial reach for a large segment of older Mississippians, but used equipment is routinely loaned out for free. In the following list, you can check out a brief overview of free used medical equipment programs in Mississippi as well as a vendor who accepts Medicare.

Eligibility	Contact	Description
Project S.T.A.R.T.'s Device Reutilization Program		
<ul style="list-style-type: none"> Have documentation for your disability Be a Mississippi resident No other financing options available -Submit an application 	(601) 853-5249	Mississippi's Project S.T.A.R.T. refurbishes donated medical equipment and loans it to the state's disabled and chronically ill residents for free. Wheelchairs, folding ramps and bedside toilets are just a few examples of the types of equipment seniors can borrow for up to 90 days.
Second Time Around Program		
<ul style="list-style-type: none"> Be a patient at the rehabilitation facility Unable to pay for the equipment up front. 	(662) 377-4058	The Second Time Around Program is run by the North Mississippi Medical Center's Rehabilitation Institute in Tupelo. Depending on donations, the program gives away and loans out new and used equipment, including electric wheelchairs, shower benches and walkers.
Recycle for Rehab		
<ul style="list-style-type: none"> Be a patient at Methodist Rehabilitation Center Unable to pay for equipment or currently waiting on funding 	(800) 223-6672	Recycle for Rehab is a medical equipment loan exchange program managed by Methodist Rehabilitation Center. Canes, shower chairs and walkers are some of the items seniors may get for free through the program.
Hometown Medical		
<ul style="list-style-type: none"> Medicare recipient For equipment loan, must be a current customer 	(601) 401-4961	Hometown Medical is one of Mississippi's private medical equipment suppliers that accepts Medicare. It offers equipment loans to seniors while their medical devices are being repaired.

Food Assistance Programs for Seniors

Some seniors have a difficult time maintaining adequate nutrition during retirement. Some aren't physically able to cook for themselves while others can't afford groceries.

In the following tables, we've listed the contact information for a few programs that could help you meet your dietary needs. Home-delivered meals provider Meals on Wheels and a variety of food banks are included, as are government-funded options.

Meals on Wheels

Meals on Wheels delivers healthy, prepared meals to the homes of seniors who would likely have to move to a senior care facility because they're unable to cook for themselves and are at risk of malnutrition. The program is available throughout the state and administered through its Area Agencies on Aging.

	Area Served	Address	Phone Number
Meals on Wheels - Central Mississippi A.A.A.	Yazoo, Warren, Simpson, Rankin, Madison, Hinds and Copiah counties	1020 Center Pointe Blvd, Pearl, MS 39208	(662) 981-1516
Meals on Wheels - East Central A.A.A.	Clarke, Jasper, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott and Smith counties	280 Commercial Dr, Newton, MS 39345	(800) 264-2007
Meals on Wheels - Golden Triangle A.A.A.	Winston, Webster, Oktibbeha, Noxubee, Lowndes, Clay and Choctaw counties	106 Miley Dr, Starkville, MS 39759	(662) 324-7860
Meals on Wheels - Southern A.A.A.	Covington, Forrest, George, Greene, Harrison, Hancock, Jackson, Stone, Wayne, Lamar, Jefferson Davis, Jones, Marion, Pearl River and Perry	10441 Corporate Dr, Gulfport, MS 39503	(228) 868-2311
Meals on Wheels - North Delta	Coahoma, DeSoto, Panola, Quitman, Tallahatchie, Tate and Tunica counties	P.O. Box 1488 Batesville, MS 38606	(662) 561-4100

Meals on Wheels - North Central	Attala, Carroll, Holmes, Grenada, Leflore, Montgomery and Yalobusha counties	28 Industrial Park Blvd, Winona, MS 38967	(662) 283-2675
Meals on Wheels - South Delta	Bolivar, Humphreys, Issaquena, Sharkey, Sunflower and Washington counties	P.O. Box 1776 Greenville, MS 38702	(662) 378-3831
Meals on Wheels - Southwest	Adams, Amite, Claiborne, Franklin, Jefferson, Lawrence, Lincoln, Pike, Walthall and Wilkinson counties	100 South Wall Street Natchez, MS 39120	(601) 446-6044
Meals on Wheels - Three Rivers	Calhoun, Chickasaw, Itawamba, Lafayette, Lee, Monroe, Pontotoc and Union counties	P.O. Box 690 Pontotoc, MS 38863	(662) 489-2415
Meals on Wheels - Northeast	Alcorn, Benton, Marshall, Prentiss, Tippah and Tishomingo counties	P.O. Box 600 Booneville, MS 38829	(662) 728-6248

Food Pantries

Mississippi has three large food banks that work closely with many smaller food pantries and soup kitchens throughout the state. You can reach out to one of the food banks to find out more about the closest pantries near you, or try contacting a pantry directly.

	Area Served	Address	Phone Number
Mississippi Food Network	Entire State	440 W. Beatty Street, Jackson, MS 39201	(601) 353-7286
Feeding the Gulf Coast	Southern Mississippi	1501 34th St, Gulfport, MS 39501	(228) 896-6979
Twelve Baskets Food Bank	Perry, George, River, Pearl, Stone, Jackson, Hancock and Harrison counties	1450 North Street, Gulfport, MS 39501	(222) 822-0836
Olive Branch Food Pantry	Desoto County	10947 MS-178, Olive Branch, MS 38654	(662) 895-2913
A.M.E.N. Food Pantry	Corinth	104B W Linden St, Corinth, MS 38834	(662) 643-5864

Nettleton F.A.I.T.H. Food Pantry	Nettleton	102 Front Ave, Nettleton, MS 38858	Email instead
The Lord's Food Pantry	Jackson	2508 Emmett Avenue, Jackson, Mississippi 39213	(769) 208-5836

Government Assistance Programs

You may also qualify for food assistance from the government. Its programs listed below cater to seniors on low incomes, and they're available across the state.

	Area Served	Address	Phone Number
S.N.A.P.	Statewide	Check the county's Department of Human Services office	(800) 948-3050
Commodity Supplemental Food Program	Statewide	200 South Lamar St., Jackson, MS 39201	(601) 353-7286
General Assistance	Statewide	Check the state site for directions to service providers near you	(800) 948-3090