



# State Resources for Seniors in Missouri

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  
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Food Assistance Programs for Seniors



## State Resources for Seniors in Missouri

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 Administration for Community Living predicts that nearly 70% of people who turned 65 in 2020 will need long-term care at some point, with 20% needing it for more than 5 years. Extended stays in assisted living or nursing care homes impose financial costs that some seniors struggle to cover themselves.

Seniors in Missouri don't have to face these challenges alone. Government and private sector resources exist to help older adults in the state find and pay for the care they need.

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## Medicaid

MO HealthNet, Missouri's Medicaid program, is a joint federal-state program that provides assistance with medical care for low-income individuals and families in the state. If you meet the program's eligibility guidelines, MO HealthNet benefits may help you pay for some or all of the cost of senior medical services, including residential care.

## How to Apply

You can apply for MO HealthNet online, at the state's online Medicaid portal. You will be asked to set up an account on your first visit in order to submit an application. The Missouri Department of Social Services has a number of offices located throughout the state. The department can also be reached by phone at (855) 373-9994.

## Eligibility

New applicants for MO HealthNet are evaluated for program eligibility according to income, age and medical need. If you meet the program's income guidelines, you may be eligible for enrollment if you are:

- Aged 65 and older.
- A woman aged 18-55 with no health insurance.
- An adult age 19-64 without disabilities, but with a valid medical need for health coverage.
- A woman under 65 with breast or cervical cancer.
- A person with disabilities.

In addition to the program's basic eligibility restrictions, MO HealthNet has fairly strict income and countable asset limits. Countable assets can be any combination of investments, annuities and cash on hand. Countable assets do not include the equity in your house, a single personal-use car and some personal belongings.

MO HealthNet income and asset limits for 2022 are:

	Income Limit	Asset Limit
<b>Single Adult</b>	All available income must go toward care expenses.	\$5,035
<b>Married with One Spouse Applying</b>	All available income must go toward care expenses.	\$5,035 for applicants and \$137,400 for non-applicants
<b>Married with Both Spouses Applying</b>	All available income must go toward care expenses.	\$10,070

## 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.

## Supplemental Nursing Care

MO HealthNet does not directly pay for nonmedical expenses, such as an assisted living community's board and service fees. If you have MO HealthNet coverage and need help paying for assisted living, you may be eligible for a Supplemental Nursing Care waiver.

This waiver helps nursing home-eligible seniors stay out of more intensive levels of senior care by paying for assisted living expenses, including the monthly fee and caregiver help. The program provides a monthly cash allowance that can be paid directly to the assisted living provider to cover common costs of assisted living.

### How to Apply

You can apply for the Supplemental Nursing Care waiver by calling the state's Family Services Division at (855) 373-4636. Applications can also be submitted through your local Family Services Division office, which you can search for in the state's online search tool.

### Eligibility

Supplemental Nursing Care waivers are available to MO HealthNet participants who have a doctor's recommendation for placement in a skilled nursing home, but whose needs can all be met at the lower level of care provided by an assisted living facility. In order to qualify, you must be:

- A permanent Missouri resident.
- At least 21 years old.
- Living in an assisted living facility; it is not necessary that the skilled nursing home accept Medicaid payments.

In addition to your care needs and living situation, you may have to prove you meet the waiver program's income and asset limitations. These limits are different from the state's Medicaid restrictions. From 2020, the waiver's financial eligibility standards are:

	Income Limit	Asset Limit
<b>Single Adult</b>	\$885 a month	\$4,000
<b>Married with One Spouse Applying</b>	\$885 for the applicant's spouse. non-applicant spouses may earn up to \$3,216 a month.	\$4,000 for applicant and \$128,640 for non-applicant
<b>Married with Both Spouses Applying</b>	\$1,198 a month	\$8,000

# Health Insurance & Prescription Drug Coverage for Seniors

MO HealthNet provides financial assistance with medical expenses for people who meet the program's eligibility guidelines. Prescription drugs and medical treatments that have been approved by your doctor are generally covered, though some restrictions apply to certain medications and procedures. Seniors who are trying to manage mounting medical debts may get the help they need through the state's Medicaid program.

## How to Apply

You can file a paper application for Medicaid at any of Missouri's Department of Social Services locations. You can also apply over the phone by calling (855) 373-9994 or at the MO HealthNet online portal.

## Eligibility

When you apply for coverage through MO HealthNet, your intake worker will review your age, income, assets and medical needs to determine your eligibility. Adults with disabilities and seniors aged 65 and over are medically eligible for Medicaid coverage, as are children and other adults with qualifying medical conditions.

Because Medicaid is intended to help people with limited resources, you may be asked to provide documents to establish your financial needs. These can be bank statements and records of deposits, deeds to the property you own, insurance documents and other proof of income and assets.

MO HealthNet's income and asset limits are somewhat more generous than other states, with higher limits than the average nationwide, but you are still expected to meet relatively tight financial constraints to establish eligibility.

MO HealthNet income and asset limits for 2022 are:

	Income Limit	Asset Limit
Single Adult	All available income must go toward care expenses.	\$5,035

<b>Married with One Spouse Applying</b>	All available income must go toward care expenses.	\$5,035 for applicants and \$137,400 for non-applicants
<b>Married with Both Spouses Applying</b>	All available income must go toward care expenses.	\$10,070

## 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

Missouri has several Medicare savings programs that can help you pay for the out-of-pocket costs of hospitalization, outpatient care and prescription drugs.

- **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

You can sign up for any of these savings plans by picking up an application packet from any Family Support Division Resource Center in the state or calling (855) 373-4636 to speak with an intake worker. You can also apply online, check the status of your application or register a comment at the Family Support Division web portal.

## Eligibility

In order to qualify for a Medicare savings program, you have to be a Missouri resident, a U.S. citizen and eligible for participation in Medicare Parts A or B. You also have to meet the programs' income and asset limits, which are shown in this table:

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
Qualified Disabled Working Individual	\$4,615	\$6,189	\$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.

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## **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:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.

# Assistance at Home

Several programs are available to help you remain comfortable and safe at home in Missouri. These programs are offered by a variety of nonprofit organizations, and they can help you out with tax issues, mobility-based home improvements, utility bills and basic phone service.

Eligibility	Contact	Description
<b>Missouri Department of Revenue</b>		
<ul style="list-style-type: none"> <li>Requirements vary by location and by the organization providing the assistance, but in general, you are eligible if you're a senior who lives in Missouri and pays taxes to the state.</li> </ul>	(800) 906-9887	The Missouri Department of Revenue has an online tool for helping seniors organize and file their tax forms and finding discounts they may be eligible for. These services are provided directly through local nonprofit organizations, which you can search for with your zip code at the government's website.
<b>Delta Area Economic Opportunity Corporation</b>		
<ul style="list-style-type: none"> <li>Be the primary homeowner and have lived at the address for at least three years.</li> <li>House must be located on less than 10 acres of land.</li> <li>Meet low-to-moderate-income thresholds.</li> <li>Provide documentation of financial eligibility for every adult living in the home.</li> <li>Show proof of payment for the previous three years of real estate taxes.</li> <li>Currently hold homeowners' insurance.</li> <li>Have a Social Security number and picture ID.</li> </ul>	(800) 598-1818	The program provides eligible homeowners with assistance to reduce health and safety hazards in the home, increase energy efficiency with insulation and other services, improve accessibility and help remove lead-based paint in older houses.

<b>Low Income Home Energy Assistance Program</b>		
<ul style="list-style-type: none"> <li>You must be the responsible party in your household for paying the utility bills.</li> <li>A U.S. citizen</li> <li>Have assets of less than \$3,000 in total</li> <li>Meet or fall below your local program's income guidelines</li> </ul>	(855) 373-4636	<p>LIHEAP programs are administered on the local level in Missouri, and which program you apply to depends on where you live.</p> <p>These programs can pay a portion (up to 50%) of your gas and electricity bills, while a related program helps with the cost of water and sewer fees. Emergency bill payment assistance may also be available if you're in danger of disconnection.</p>
<b>Missouri Senior Lifeline</b>		
<ul style="list-style-type: none"> <li>Lifeline service is available to Missouri residents who are U.S. citizens, age 65 and over and who meet the program's income and asset limits.</li> </ul>	(800) 392-4211	<p>The Missouri Public Service Commission provides a free basic phone line to households that meet eligibility criteria. This may be either a wireless or landline phone with a voice-only service. Services are provided through a licensed private telecom reseller at no cost for a maximum of one person per eligible household.</p>
<b>Lifeline Program</b>		
<ul style="list-style-type: none"> <li>Annual income can't exceed \$28,500 for a one- or two-person household</li> <li>At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP)</li> </ul>	Contact your telephone company to begin the application process	<p>The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.</p>

# Free Used Medical Equipment

It can be difficult to pay for new medical equipment on your own. Missouri has more than one resource to help you get durable medical equipment at a discount, for free or on loan. Some equipment exchanges operate only in a local area, while others are available through several chain locations or statewide via online exchanges. Many of these programs are supported by the Missouri Assistive Technology Program.

Eligibility	Contact	Description
<b>Swap 'n Shop Equipment Exchange Program</b>		
<ul style="list-style-type: none"> <li>Anybody in Missouri can take part in Swap 'n Shop's free exchange program.</li> </ul>	(816) 655-6700	Swap 'n Shop operates as a free online exchange program for people in Missouri to trade durable medical equipment and to share information about where to find needed mobility and health aids.
<b>Accessibility Medical Equipment</b>		
<ul style="list-style-type: none"> <li>AME is open to all residents of Missouri. Items are available at a discount and on flexible financing terms for customers who meet the program's income limitations.</li> </ul>	(866) 201-3829	AME provides free in-home assessments to establish participants' equipment needs. Durable medical equipment is available new or used, at a discount for income-eligible participants.
<b>Paraquad</b>		
<ul style="list-style-type: none"> <li>Paraquad equipment is available for medically and financially needy people in Missouri. No income or residency requirements apply, though some items require a doctor's recommendation.</li> </ul>	(314) 289-4338	Paraquad makes discount medical equipment available for steeply discounted sale prices. Most of the service's mobility aids are available for \$15-20.
<b>St. Louis HELP</b>		
<ul style="list-style-type: none"> <li>Anybody can donate to St. Louis HELP, or buy durable equipment at the list price. Equipment loans and discount sales are available to customers who have medical needs and limited income.</li> </ul>	(314) 897-4357	If you live in the St. Louis area and need durable medical equipment, St. Louis HELP may be able to assist with used and donated equipment. The program provides mobility and safety equipment that has been donated, inspected and prepared for redistribution to medically needy people. Equipment loans are also available on a short-term basis.

# Food Assistance Programs for Seniors

Seniors need to make a special effort to get all the nutrition they need. If you aren't eating the right way, your existing health conditions can easily worsen. Unfortunately, many seniors have a hard time stretching their fixed incomes to cover an ever-increasing food budget. In Missouri, several programs can help you get the nutritional support you need, including Meals on Wheels, local food pantries and government assistance programs.

## Meals on Wheels

Meals on Wheels delivers fresh, prepared meals to seniors' homes all over the state of Missouri. Each area has a different program that has its own delivery schedule and program rules, but all use volunteer drivers to deliver roughly one meal a day or seven a week. Some programs have income limitations, while others are open to all.

Program	Areas Served	Address	Phone Number
<b>Village '76 Senior Center</b>	Adair County	100 Valley Forge Dr Kirksville MO 63501	(660) 665-9163
<b>Clark County Council on Aging</b>	Clark County	222 N Lincoln Kahoka MO 63445	(660) 727-2400
<b>Knox County Council on Aging</b>	Knox County	109 N Main Edina MO 63537	(660) 397-2296
<b>Canton Senior Center</b>	Lewis County	509 Montgomery Street Canton MO 63435	(573) 288-3633
<b>Troy Senior Center</b>	Lincoln County	1380 Boone St. Troy MO 63379	(636) 528-7000
<b>Senior Center of Macon</b>	Macon County	1604 Maffrey, Bldg 200 Macon MO 63552	(660) 385-6411
<b>Hannibal Senior Nutrition Center</b>	Marion County	219 S 10th Street Hannibal MO 63401	(573) 221-4488
<b>Senior Citizens Community Center</b>	Monroe County	112 E Marion Street Paris MO 65275	(660) 327-5824

<b>Montgomery County Senior Center</b>	Montgomery County	138 S Allen Montgomery City MO 63361	(573) 564-3224
<b>Pike County Council on Aging</b>	Pike County	521 Georgia St Louisiana MO 63353	(573) 754-6511
<b>Monroe City Senior Nutrition Center</b>	Ralls County	314 S Main Street Monroe City MO 63456	(573) 735-2131
<b>Senior Americans Multipurpose</b>	Randolph County	205 Farror, Moberly Towers Moberly MO 65270	(660) 263-5468
<b>Schuyler County Nutrition Center</b>	Schuyler County	200 N Marion Lancaster MO 63548	(660) 457-3066
<b>Scotland County Senior Center</b>	Scotland County	301 W Monroe Memphis MO 63555	(660) 465-7011
<b>Shelbina Senior Citizens Center</b>	Shelby County	112 East Chestnut Shelbina MO 63468	(573) 588-7669
<b>Warren County Senior Center</b>	Warren County	501 Ashland Ave Warrenton MO 63383	(636) 456-3379

## Food Pantries

Food pantries can be a valuable resource for quickly getting the groceries you need on short notice. Many seniors visit food pantries while waiting for their SNAP benefits to load or supplement their Meals on Wheels deliveries. Some pantries are open only on certain days, usually once a week, for drive-up service. Others may even deliver to seniors who have a hard time visiting in person.

Program	Areas Served	Address	Phone Number
<b>Central Missouri Food Bank</b>	Central Missouri	2101 Vandiver Dr, Columbia, MO 65202	(573) 474-1020
<b>Harvesters Community</b>	Western Missouri	3801 Topping Ave, Kansas City, MO 64129	(573) 474-1020
<b>Ozarks Food Harvest</b>	Southwest Missouri	2810 N Cedarbrook Ave, Springfield, MO 65803	(417) 865-3411
<b>St. Louis Area Food Bank</b>	St. Louis	70 Corporate Woods Dr, Bridgeton, MO 63044	(314) 292-6262



<b>Second Harvest</b>	Northwest Missouri	915 Douglas St, St Joseph, MO 64505	(816) 364-3663
<b>Southeast Missouri Food Bank</b>	Southeast Missouri	600 State Highway H PO Box 190, Sikeston, MO 63801	(573) 471-1818

## Government Assistance Programs

State and federal government programs can help plug the gaps in your food budget with monthly allotments of funds that are useful for buying food from whatever local retailer can accept them. These programs have some enrollment limitations, but seniors in acute need can often get expedited processing.

Program	Areas Served	Address	Phone Number
<b>SNAP</b>	Statewide	Contact your local office	(855) 373-4636
<b>Temporary Assistance</b>	Statewide	Contact your local office	(855) 373-4636