



# State Resources for Seniors in New Mexico

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

More than two million Americans currently reside in assisted living communities or nursing homes. Older adults may also receive support from adult day care centers or home health agencies. No matter what type of care they need, many seniors wonder how they'll afford health-related services and supports.

Fortunately, New Mexico seniors have access to programs that cover some or all of the costs of senior living, medical care and prescription drugs. These programs include Medicaid and the Community Benefit Program.

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## Medicaid

New Mexico's Medicaid program, Centennial Care, covers the cost of nursing home care for eligible seniors. To be eligible, a Medicaid enrollee must require a nursing facility level of care. Centennial Care also pays for home health services that a doctor has determined are medically necessary.

## How to Apply

To apply for Centennial Care online, visit the YesNM portal, which connects New Mexico residents with a variety of public benefits. You can also apply via telephone at (855) 637-6574 or download an application from the Human Services Department website and return it in one of the following ways:

- Fax it to (855) 804-8960.
- Take it to an Income Support Division field office.
- Mail it to Central Aspen Scanning Area (CASA), P.O. Box 830, Bernalillo, NM 87004.

## Eligibility

You may be eligible for Medicaid coverage if any of the following apply:

- You're at least 65 years old.
- You're blind, which is defined as having a visual acuity of 20/200 or less.
- You're under 65 and have a qualifying disability.
- You require nursing home care.



To qualify for Medicaid, you must be a U.S. citizen, legal alien, permanent resident or U.S. national. You must also reside in New Mexico on the date you apply. New Mexico's Medicaid program has the following income and asset limits:

	Annual Income Limit*	Asset Limit
<b>Single Applicants</b>	- \$10,092 for Regular Medicaid - \$30,276 for Institutional Medicaid	- \$2,000
<b>Married Applicants (One Spouse Applying)</b>	- \$15,132 for Regular Medicaid - \$30,276 (for applicant) for Institutional Medicaid	- \$3,000 for Regular Medicaid - \$2,000 for applicant/\$137,400 for non-applicant for Institutional Medicaid
<b>Married Applicants (Both Spouses Applying)</b>	- \$15,132 for Regular Medicaid - \$60,552 (\$30,276 per applicant) for Institutional Medicaid	- \$3,000 for Regular Medicaid - \$4,000 (\$2,000 per spouse) for Institutional Medicaid

\* These limits are current as of May 2022. Contact your local HSD office to find out if they've changed.

## 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.

## Community Benefit Program

New Mexico consolidated several of its previous waiver programs into the Community Benefit Program, which pays for long-term services and supports. The aim of the program is to give seniors the help they need to stay in their homes, instead of having to move to nursing homes and other institutional settings. Covered services include assistance with activities of daily living, home modifications to increase accessibility, personal emergency response systems and physical therapy.

As part of the Community Benefit Program, Centennial Care enrollees may choose to receive agency-based community benefits or self-directed community benefits. Under the agency-based model, a care coordinator selects appropriate services and manages all care providers. Medicaid members with agency-based benefits may receive personal care, nutritional counseling, private-duty nursing or community transition services.

The self-directed model allows enrollees to manage their own care. Each member chooses service providers, creates a care plan and manages a monthly budget for care. Members with self-directed benefits may receive customized community supports, specialized therapies, personal care, transportation, employment supports and other services to help them stay safe and healthy.

### How to Apply

If you're already enrolled in full-coverage Medicaid and have a managed care organization (MCO), contact the MCO to request an eligibility assessment. If you have full-coverage Medicaid and don't have an MCO, you'll have to join an MCO before you can apply for the Community Benefit Program. Contact your care coordinator or an MCO representative for more information. If you don't already qualify for full-coverage Medicaid, contact the New Mexico Aging and Long-Term Services Department at (800) 432-2080 to be added to the waiting list for the Community Benefit Program.

### Eligibility

To qualify for the Community Benefit Program, you must reside in New Mexico and require a nursing facility level of care, which is defined as needing help with at least two activities of daily living. You must also meet other Medicaid eligibility requirements.

# Health Insurance & Prescription Drug Coverage for Seniors

Due to the high cost of prescription drugs, some seniors skip their medications, leading to poor health outcomes. Seniors may also put off important health screenings or delay seeking treatment for their symptoms due to financial concerns. In New Mexico, seniors have access to two key programs to defray the cost of doctor visits, medications and other services, making health care more affordable.

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## Medicaid

Medicaid covers a variety of health services, including home health care, lab tests, X-rays, medical transportation and care received in a hospital or at a doctor's office. Members also receive prescription drug coverage.

## How to Apply

You can apply for Medicaid by signing up for the YesNM portal or calling (855) 637-6574. Alternatively, you can download an application and fax it to (855) 804-8960 or mail it to:

Central Aspen Scanning Area (CASA)  
P.O. Box 830,  
Bernalillo, NM 87004

## Eligibility

To qualify for Medicaid, you must meet certain criteria. The income and asset limits depend on your marital status and whether you plan to apply for Regular Medicaid or Institutional Medicaid. Non-financial criteria include New Mexico residency and U.S. citizenship or approved immigrant status.

## New Mexico Drug Card

The New Mexico Drug Card gives users access to pharmacy discounts that can help them reduce their out-of-pocket prescription costs. These discounts are typically

applied when a medication isn't covered by Medicare Part D or another type of insurance. Participants can also use the New Mexico Drug Card if the out-of-pocket cost would be less than the cost of purchasing the medication with insurance coverage.

### **How to Apply**

There's no need to apply for this program. Simply visit the New Mexico Drug Card website and choose whether you want to have the drug card sent to you by email or text message. You can also save a copy on your hard drive or print it directly from the website.

### **Eligibility**

The New Mexico Drug Card is available to all residents of New Mexico. You don't have to meet any specific eligibility requirements to access NMDC drug discounts.

## **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 New Mexico residents cover their Medicare deductibles, copays and coinsurance. Seniors may qualify for one of the four programs 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.
- **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

Any Medicare-eligible resident of New Mexico who's interested in enrolling in a Medicare Savings Plan should contact the state Medicaid office. In New Mexico, the Human Services Department is responsible for administering the Medicaid program. Call (800) 283-4465 or visit the New Mexico Medicaid portal to chat with a live representative.

## Eligibility

To qualify for a Medicare Savings Program, you must meet the following basic requirements:

- Reside in New Mexico
- Meet the eligibility requirements for Medicare Part A and Part B
- Be a U.S. citizen, legal alien, lawful immigrant or U.S. national

In 2021, New Mexico eliminated the resource limit for MSP applicants, but your monthly income must not exceed the limits below.

Program	Single Income Limits	Married Income Limits
<b>Qualified Medicare Beneficiary</b>	\$1,060	\$1,430
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,269	\$1,711
<b>Qualified Individual</b>	\$1,426	\$1,923
<b>Qualified Disabled Working Individual</b>	\$4,249	\$5,722



# 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.