



# State Resources for Seniors in New Hampshire

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

Demographically, New Hampshire has an aging population that makes it the state with the second oldest population in the country. With an average age of 43, there are more individuals aged 65 or over in New Hampshire than there are school-aged children. Many of these individuals either need long-term care or are likely to need care as they age and experience the usual mobility issues that some New Hampshire seniors must cope with. For some families, finding the funds to pay for senior living and senior care is a source of concern.

There are several programs available to New Hampshire senior residents to help them access their care. These programs cover all or part of the cost of long-term care services for eligible senior residents.

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## Medicaid

The New Hampshire Medicaid program is called Medical Assistance. This program uses state and federal funds to provide support to low-income seniors and those living with disabilities. Medical Assistance can be used to cover the cost of nursing home care for those who are assessed as being medically eligible for that level of care.

## How to Apply

Seniors can apply for Medicaid online using the NH Easy Gateway To Services. Alternatively, postal applications are accepted, and the Application for Assistance (Form 800) is available online. Applications are also accepted via telephone at (800) 852-3345 ext. 9700.

## Eligibility

For medical Assistance eligibility, seniors must:

- Be aged 65 or over, or living with a disability
- Be a US Citizen
- Reside in New Hampshire
- Be assessed as requiring a nursing home level of care (for Institutional/Nursing Home Medicaid)

In addition to the above requirements, there are income and asset limits that applicants must meet. These limits vary depending on whether the applicant is an individual or part of a couple.

### Financial Eligibility Limits

	Income Limits	Asset Limits
<b>Single Applicants</b>	\$30,276	\$2,500
<b>Married Applicants</b>	\$30,276 per spouse	\$2,500 per spouse

\*These limits are current as of 2022 but are reviewed annually. Contact your DHSS Office for more 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.

## NH Choices for Independence Waiver

The NH Choices for Independence Waiver helps seniors receive the support and care they need, whether in an institutional setting like a nursing home or other community

facilities. The Waiver can be used to cover the cost of personal care services, home health aides, transition services, skilled nursing care and durable medical equipment. It can also be used for respite care and case management services. The program is open to seniors aged 65 and over, as well as younger adults who are living with a disability. Under Choices for Independence, seniors are given a case manager who will work with them to develop a care plan that either allows them to live independently in their home or helps them access the skilled nursing care they require in order to maintain a high quality of life.

## **How to Apply**

Seniors can apply for the NH Choices for Independence Waiver by contacting ServiceLink at (866) 634-9412 or visiting their nearest ServiceLink Center. Applicants will have the opportunity to meet with an Options Counselor who will talk to them to better understand their care needs. They will then have to assess financial and clinical eligibility, then assign a case manager to take care of their services.

## **Eligibility**

To be eligible for the NH Choices for Independence Waiver, seniors must either be enrolled in Medicaid already or be eligible to do so. In addition, they must be deemed clinically eligible for the program. This means seniors must have functional needs which make it necessary for them to receive a nursing home level of care. The needs assessment is performed by a community nurse who may visit the senior in their home to assess how well they can perform the activities of daily living, such as eating, dressing and bathing.

# Health Insurance & Prescription Drug Coverage for Seniors

The cost of filling prescriptions can be a significant financial burden for many seniors. Fortunately, financial support is available in the form of programs such as Medicaid, the NH Medication Bridge Program and the NH Partnership for Prescription Assistance. These programs help seniors access affordable prescription drugs, or cover part of their prescription fees.

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## NH Medication Bridge Program

The NH Medication Bridge Program is sponsored by the Foundation for Healthy Communities. It helps individuals access prescription medications they might not otherwise be able to afford.

### How to Apply

Seniors can apply for this program by calling (603) 225-0900 or by visiting the Healthy NH website.

### Eligibility

This program works with individual drug companies to help patients access vital medications. The eligibility requirements and income thresholds vary depending on the drug. Contact the Foundation for Healthy Communities for more information.

## NH Rx Card

This is the state's free prescription assistance program. Residents can apply for a card that grants automatic discounts of up to 80% on prescription drugs at participating pharmacies. The program aims to help those who are uninsured or underinsured access affordable medication.

### How to Apply

All New Hampshire residents can apply for a card online at [NHRxCard.com](http://NHRxCard.com). Alternatively, applications are accepted by telephone at (800) 931-5542.

## Eligibility

This program is open to all New Hampshire residents, regardless of income.

## Medicaid

Low-income seniors can receive some help with the cost of prescription drugs, along with other medical services. In some circumstances, seniors may qualify for free medical assistance.

## How to Apply

Seniors can apply for Medicaid online via the NH Easy Gateway. Applications are also accepted via telephone at (800) 852-3345 ext. 9700.

## Eligibility

To be eligible for Medicaid, seniors must be U.S. Citizens, reside in New Hampshire, and have an income of less than \$30,276 per year, with less than \$2,500 in countable assets. The limit is doubled for couples.

## 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

New Hampshire has three Medicare Savings Programs that help participants cover the cost of their deductibles, co-pays and other expenses.

- **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.

## How to Apply

Seniors can apply for the QMB, SLMB or QI programs online via the NH Easy service. Alternatively, they can contact the DHSS Customer Service Center toll-free at 844-275-3447 for advice about the application process and eligibility requirements.

## Eligibility

In order to be eligible for the following programs, seniors must meet certain income and asset requirements, as listed in the below table. The requirements vary depending on the size of the household and the program being applied for. In addition, they must:

- Be eligible for Medicare Parts A and B.
- Reside in New Hampshire.
- Be a U.S. citizen.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,153	\$1,546	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,379	\$1,851	\$8,400	\$12,600
<b>Qualified Individual</b>	\$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.

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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.