



State Resources for Seniors in Nevada

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

Many seniors live on a fixed budget and struggle to make ends meet. The National Council on Aging estimates that more than 15 million seniors have incomes below 200% of the federal poverty level. This financial insecurity makes it critical that seniors take advantage of all the programs available to them to mitigate the expense of senior living and care. Nevada is home to a range of programs that can assist seniors with many of their daily expenses, allowing them to live a full life within their budget.

Medicaid

Medicaid is a major Nevada program available to help seniors offset the costs of living and their health care needs. Whether living at home, in an assisted living facility or nursing home, Medicaid offers supportive services to reduce the overall price tag.

How to Apply

Seniors who wish to apply for Medicaid have two options available to them. Applying online is the quickest method, allowing applicants to complete the process at their leisure. Those who prefer to apply on paper can download the application online or call their local Division of Welfare and Supportive Services (DWSS) to request one by mail. You can turn in your completed paper application to your local DWSS office.

Eligibility

For seniors to qualify for Medicaid, they must meet several eligibility criteria, including:

- Be a U.S. citizen or legal permanent resident
- Be a Nevada resident
- Be at least 65 or have a qualifying disability

Seniors must also meet income and asset limits to enroll. You can find the values for each program in the table below:

	Income Limit	Asset Limit
Single	\$841	\$1,261
Married (single applicant)	\$2,000	\$3,000
Married (both applicants)	\$3,000	\$1,261

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.

Waiver for the Frail Elderly

Nevada created this Home- and Community-Based Waiver for the Frail Elderly (HCBW-FE) to help seniors avoid nursing home placement. The waiver provides coverage for a variety of non-medical supportive services that help seniors maintain their independence and remain in their homes or an assisted living facility. This waiver is not an entitlement, so there are limited slots available, and seniors may find themselves on a waiting list if the program is full.

How to Apply

Eligible seniors can download and fill out the Community-Based Care Program application. They must submit completed applications to their nearest Community-Based Care office listed on the application.

Eligibility

To qualify for this waiver, seniors must be over the age of 65 and have established Nevada residency. The program conducts a medical review to verify the need for nursing home levels of care. Seniors must also meet the income and asset limits set for Medicaid waivers.

Waiver for Persons with Physical Disabilities

Physically disabled seniors may qualify for the Persons with Physical Disabilities waiver. It provides services to prevent institutionalization in a nursing facility and allows the beneficiary to live in an assisted living facility or remain at home. Some covered services include meal delivery, medical equipment, home modifications and homemaker services.

How to Apply

You can use the Community-Based Care Program application to also apply for this waiver. Seniors can drop their application off at one of the Community-Based Care offices to begin the approval process.

Eligibility

Seniors who demonstrate a need for nursing home care may be eligible. A DHCFP medical professional must assess and confirm disabilities. Applicants must also meet the Medicaid waiver income and asset limit guidelines in the table below.

	Income Limits	Asset Limits
Single	\$2,523	\$2,000
Married (single applicant)	\$2,523	\$2,000 for applicant \$137,400 for non-applicant
Married (both applicants)	\$5,046	\$4,000

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

Seniors who qualify for Nevada Medicaid can receive health care services that are fully covered or at a reduced cost. This coverage can help with the expense of prescription drugs, routine maintenance, in and outpatient care, dental care and vision care.

How to Apply

You can submit Nevada Medicaid applications online through the Nevada Medicaid Portal or through your local Medicaid office. When applying through the online portal, seniors should select Health Plan of Nevada as their chosen supplier. You can deliver your completed paper application to the nearest Division of Welfare and Supportive Services (DWSS) office in person or by mail. Once seniors submit the application, they must wait for their determination letter to see if Medicaid accepts them.

Eligibility

Medicaid is available to seniors who are at least 65 years old, have a qualifying disability or demonstrate a need for long-term care. Beyond this, applicants must meet specific income and asset limits depending on the type of Medicaid coverage they are seeking. Medicaid only counts the income and assets of the applicant in the case of a married couple where only one spouse is applying. When calculating asset value, it is important to note that some assets are not countable, such as the primary home, primary vehicle, irrevocable burial trusts, household items and personal belongings. The table below offers the current limits that Medicaid has set based on the federal poverty guidelines.

	Regular Medicaid Income Limits	Regular Medicaid Asset Limits	Nursing Home Medicaid Income Limits	Nursing Home Medicaid Asset Limits
Single	\$841	\$2,000	\$2,523	\$2,000
Married (single applicant)	\$1,261	\$3,000	\$2,523	\$2,000 for applicant \$137,400 for non-applicant
Married (both applicants)	\$1,261	\$3,000	\$5,046	\$4,000

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

Nevada seniors needing help paying their Medicare deductibles may get some relief from one of the four Medicare Savings Programs. These programs can also mitigate any copays or coinsurance charges.

- **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

In Nevada, Medicare Savings Programs are called Medicare Beneficiaries Programs. You must submit your Medicare Savings Program application through Nevada's Department of Health and Human Services Division of Welfare and Supportive Services (DWSS). You can download the application online and direct any questions to your DWSS case manager.

Eligibility

Nevada seniors who meet income and asset limits featured in the table below may qualify for enrollment in a Medicare Savings Program. In addition, applicants also:

- Must be at least 65 years old
- Must be a U.S. citizen or legal permanent resident
- Must be a Nevada resident
- Must be eligible for Medicare Plan A
- Not be enrolled in Medicaid (only for QI)
- Have a disability (only for QDWI)
- Be employed (only for QDWI)
- Have lost SSD benefits and premium-free Part A due to resumed employment (only for QDWI)

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	\$4,000	\$6,000

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

To reduce the need for seniors to move into community facilities, Nevada has several programs established to assist with the cost of independent living. Some of these programs include help with the expense of property taxes, utility bills and medically necessary home modifications. Although Nevada does not offer a property tax exemption or relief programs specific to seniors, there are a few exemptions for which seniors may still qualify.

Eligibility	Contact	Description
Energy Assistance Program		
<ul style="list-style-type: none"> • Must be a Nevada resident, and the program must apply to a residence within Nevada • Households must meet citizenship criteria • Households must demonstrate full or partial responsibility for energy costs in residence • Household gross monthly income must not exceed 150% of federal poverty guidelines 	(800) 992-0900	The Energy Assistance Program provides a fixed annual credit to eligible residents that the program pays directly to the energy vendor. Participants may use the program once per year, and they must resubmit applications for continued payment once the benefit year concludes.
Renovate Accessible Mobility Prevention (RAMP)		
<ul style="list-style-type: none"> • Must demonstrate a need for home modification to promote independent living • Must complete an in-home assessment to determine eligibility 	(702) 538-8743	Nevada Senior Services runs the RAMP program, which provides subsidized home modifications necessary for seniors to maintain the accessibility needed for independent living. The program seeks funding to help cover the costs for selected modifications.
Surviving Spouse Exemption		
<ul style="list-style-type: none"> • Must have a valid Nevada driver's license or identification card • Must provide a copy of the spouse's death certificate 	(866) 962-3707	Widowed seniors may qualify for the Surviving Spouse Exemption, which offers an assessed value of \$1,460. They must file an exemption each year to apply.

Veteran's Exemption		
<ul style="list-style-type: none"> • Must have served in the armed forces • Must have completed at least 90 consecutive days of active duty • Active duty must fall between established date ranges • Must possess a valid Nevada driver's license or identification card • Must provide a copy of separation documents such as a DD214 • Must provide a copy of leave and earnings statement that shows Nevada as their home residence if they're still on active duty 	(866) 962-3707	Seniors who have served in the military could qualify for the Veteran's Exemption and receive a property tax reduction based on their home's assessed value. The assessed value reduction starts at \$2,920 but can increase to \$29,200 if there are additional factors such as disability and blindness. They must submit a new application each year.
Blind Exemption		
<ul style="list-style-type: none"> • Must possess a valid Nevada driver's license or identification card • Must have medical documentation supporting the applicant is legally blind 	(866) 962-3707	Seniors who are legally blind can apply for the Blind Exemption. The assessed value for this exemption starts at \$4,380 but goes as high as \$7,300 if combined with the Veteran's Exemption or the Surviving Spouse Exemption. This exemption requires a new application every year.
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

Many seniors experience health issues that require durable medical equipment, but the cost of the devices they need can be prohibitive when purchased new. Fortunately, Nevada seniors have several programs available that offer gently used equipment for free, ensuring they have the devices they need to address their health problems and improve their quality of life.

Eligibility	Contact	Description
Nevada Assistive Technology Resource Center (NATRC)		
<ul style="list-style-type: none"> Available to Nevada residents who have short-term needs while waiting for repairs or funding for a permanent device 	(800) 216-7988	The NATRC offers low and high-tech assistive technology to Nevada seniors in need. It loans the devices at no cost for two weeks, although participants can use multiple loans to extend this time if the device is not needed elsewhere.
Care Chest		
<ul style="list-style-type: none"> Available to residents in northern Nevada who are below 138% of the federal poverty level and do not have insurance coverage to assist with medical equipment. An application is available online 	(775) 829-2273	Care Chest provides medical equipment and supplies to northern Nevada residents who demonstrate financial need. It loans devices for as long as participants need them and can sometimes deliver them to the participant's home. The program also has a walk-in facility that can provide equipment on the spot with proof of identity, residence and income.
The Foundation Assisting Seniors		
<ul style="list-style-type: none"> Available to seniors living or visiting in the Las Vegas area 	(725) 244-4200	The Foundation Assisting Seniors maintains a collection of gently used and refurbished durable medical equipment that seniors obtain through short-term loans. Seniors will receive the equipment at no charge and must return it at the end of the lending period.
ALS Association Nevada Chapter		
<ul style="list-style-type: none"> Available to Nevada seniors who are living with ALS 	(702) 777-0500	Nevada seniors dealing with symptoms of ALS can take advantage of the medical equipment loan program offered through the Nevada Chapter of the ALS Association. On-site loan closets are available in Las Vegas and Reno.
First Baptist Church of Mesquite Nevada		
<ul style="list-style-type: none"> Available to Mesquite residents in need 	(702) 346-7061	Seniors living in Mesquite can contact the local First Baptist Church to take advantage of a durable medical equipment loan program. The church maintains a changing list of the equipment available at any given time.
Carlin Senior Center		
<ul style="list-style-type: none"> Available to Carlin residents in need 	(775) 754-6465	The senior center in Carlin receives donated medical equipment that it then provides to residents at no charge.

Food Assistance Programs for Seniors

Nutrition plays an important role in optimizing well-being, and this is especially important for seniors who may be managing multiple health issues. For those who come up short when budgeting for food or those struggling to prepare their own meals, Nevada offers a number of programs to ensure you get the healthy meals you need.

Meals on Wheels

The Meals on Wheels program has provided balanced, nutritious meals to those in need since the 1960s. This service is generally available to seniors over the age of 60 who are homebound or have a medical condition that makes it difficult to prepare meals. It's important to note that each Meals on Wheels provider determines the frequency and schedule of meal deliveries. Some locations may also have a maximum time frame or number of meals it can deliver to an individual.

	Area Served	Address	Phone Number
Catholic Charities of Southern Nevada	Las Vegas	1501 Las Vegas Blvd North Las Vegas, NV 89101	(702) 385-5284
Senior Services Reno	Washoe County	1155 East 9th Street Reno, NV 89512	(775) 328-2575
Carson City Senior Citizens Center	Carson City	911 Beverly Drive Carson City, NV 89706	(775) 883-0703
Fallon Paiute Shoshone Tribe	Churchill County	1885 Agency Road Fallon, NV 89406	(775) 423-7569
Catholic Charities of Southern Nevada	Clark County	1501 Las Vegas Boulevard North Las Vegas, NV 89101	(702) 385-5284
Douglas County Community and Senior Center	Douglas County	1329 Waterloo Lane Gardnerville, NV 89410	(775) 783-6455
Carlin Open Door Senior Citizens Center	Elko County	320 Chestnut Street Carlin, NV 89822	(775) 754-6465

Eureka Senior Centers	Eureka County	20 West Gold Street Eureka, NV 89316	(775) 237-5597
Caliente Senior Center	Lincoln County	240 Front Street Caliente, NV 89008	(775) 962-8084
Silver Springs Senior Center	Lyon County	2945 Fort Churchill Road Silver Springs, NV 89429	(775) 577-5014
Hawthorne Senior Center	Mineral County	975 K Street Hawthorne, NV 89415	(775) 945-5519
Tonopah Senior Center	Nye County	1 Senior Center Drive Tonopah, NV 89049	(775) 482-6450
Lockwood Community Senior Center	Storey County	800 Peri Ranch Road Sparks, NV 89434	(775) 342-2840

Food Pantries

Food pantries are a great option for seniors with a sparse grocery budget. Some pantries offer weekly or monthly pre-packed boxes, while others allow seniors to choose from available options. Many locations even offer drive-through services, allowing seniors to collect their food without ever needing to leave their vehicles.

	Area Served	Address	Phone Number
Hope for the City	Henderson, Las Vegas	241 N Stephanie Street Henderson, NV 89074	(855) 922-2711
Emergency Aid Boulder City, Inc.	Boulder City	600 Nevada Way Boulder City, NV 89005	(702) 293-0332
Yerington Food Pantry	Yerington	124 West Bridge Street Yerington, NV 89447	(775) 350-4597
Jackpot Helping Hands Family Services	Jackpot	1594 Pond Drive Jackpot, NV 89825	(775) 451-1802
First United Methodist Church	Reno	209 West 1st Street Reno, NV 89501	(775) 322-4564
Colorado River Food Bank	Laughlin	240 E. Laughlin Civic Drive Laughlin, NV 89029	(702) 298-9220

Helping Hands of Vegas Valley	North Las Vegas	3640 N. 5th Street North Las Vegas, NV 89032	(702) 633-7264
Carson Valley Community Food Closet	Gardnerville	1255 Waterloo Lane Gardnerville, NV 89410	(775) 782-3711
Food Bank of Northern Nevada	Sparks	550 Italy Drive Sparks, NV 89437	(775) 331-3663
First Tongan United Methodist Church	Sun Valley	5705 Biller Lane Sun Valley, NV 89433	(775) 971-9446
Las Vegas Rescue Mission	Las Vegas	480 West Bonanza Road Las Vegas, NV 89106	(702) 474-7535
Jewish Family Service Agency	Las Vegas	4794 S. Eastern Avenue Las Vegas, NV 89119	(702) 732-0304
Truth Christian Ministries	Las Vegas	5101 N. Rainbow Boulevard Las Vegas, NV 89130	(702) 476-5660

Government Assistance Programs

If the above resources aren't enough to meet your needs, Nevada also has a statewide program to help connect seniors with appropriate services.

	Area Served	Address	Phone Number
Nevada 211	Statewide	4126 Technology Way, Suite 100 Carson City, NV 89706	211 or (866) 535-5654