



# State Resources for Seniors in West Virginia

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.

# Health Insurance & Prescription Drug Coverage for Seniors

Many seniors struggle to pay for the health care services they need to thrive after retirement. According to the 2021 International Health Policy Survey of Older Adults, one in 12 American seniors postponed or skipped health care services due to cost. Fortunately, in West Virginia, there are many programs that can help seniors pay for the care they need. Some options to consider include Medicaid, Medicare and Medicare Savings Programs.

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## Medicaid

West Virginia's Medicaid program helps low-income people access a long list of medically necessary health care services. Covered services include primary care office visits, inpatient hospital care, outpatient hospital services, prescription drugs and durable medical equipment. Seniors may pay nominal co-payments for some services, but this cost-sharing is capped at 5% of an individual's household income.

## How to Apply

West Virginians can apply online through the federal Health Insurance Marketplace or the WV Path portal. Seniors can also mail or drop off a completed application form to their local DHHR office. If you prefer to apply over the phone, call (877) 716-1212.

## Eligibility

In West Virginia, seniors may be eligible for Medicaid if they live in the state and are U.S. citizens or legal aliens. The state verifies citizenship status electronically, and non-citizens must provide documents to verify their status, such as a Green Card. Medicaid is available to seniors who have very low monthly incomes and limited assets, as outlined in the chart below. Seniors who receive Supplemental Security Income payments are automatically eligible and don't need to apply for health benefits.

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

\*These limits are current as of 2022. Contact your local Department of Health and Human Resources office for current eligibility requirements.

## 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, or Medicare Premium Assistance Programs as they're called in West Virginia, can help eligible seniors pay for their out-of-pocket Medicare expenses. There are two programs administered by the West Virginia Department of Health and Human Resources.

- **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.

## How to Apply

To apply for a Medicare Savings Program, contact your local DHHR office. Phone numbers, addresses and office hours for each location are listed on the DHHR website.

## Eligibility

Medicare-eligible seniors who are interested in an MSP must meet West Virginia's income and asset requirements. The income limit is expressed as a percentage of the federal poverty level, which may change each year. You can find the 2022 income and asset limits in the chart below.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,133	\$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,360	\$1,831	\$8,400	\$12,600

\*These limits are current as of 2022. Contact your local Department of Health and Human Resources office for current eligibility requirements.