



# State Resources for Seniors in Wyoming

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

Covering the cost of prescription medications can be a challenge for some seniors. The following programs provide free or low-cost prescription medications. They may also offer support with the cost of other types of health care.

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## Wyoming Medication Donation Program

The Wyoming Medication Donation Program serves low-income individuals in the state. It works like a mail-order pharmacy, filling prescriptions for eligible individuals using donated medications. Pharmacists process donations to ensure they're safe and suitable to be passed on to those in need.

### How to Apply

Applications for the program are accepted online. Seniors can also request more information about the program by calling (307) 635-1297

### Eligibility

To qualify for the Wyoming Medication Donation Program, seniors must reside in the state, have a low disposable income and have no or inadequate prescription drug cover. Applications are assessed on a case-by-case basis, and applicants must provide proof of their income and expenditures.

## Medicaid

Medicaid helps low-income individuals access free or low-cost health services. It can be used to cover the cost of many treatments, prescription medications and durable medical devices. There are several tiers of Medicaid based on the level of care the individual needs, and each tier offers various levels of support and has different eligibility requirements.

### How to Apply

Seniors can apply for Medicaid by calling (855) 294-2127. Applications may also be made via the online WY Medicaid Portal.

## Eligibility

To be eligible for Medicaid, seniors must be aged 65 or over, U.S. citizens and reside in Wyoming. In addition, they must meet certain income and asset limitations. Higher tiers of Medicaid require the applicant to pass a needs assessment. The income/asset requirements for basic Medicaid are:

	Asset Limit	Income Limit
Single Applicant	\$2,000	\$10,092
Couples	\$3,000 Community asset disregard if only one person is applying	\$14,592

## 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

Wyoming offers three Medicare Savings Programs. These programs help seniors cover the cost of their Medicare premiums, co-pays and deductibles.

- **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 Medicare Savings Programs listed above online via the Wyoming Department of Health website. They can also use the same website to apply for other Medicare programs and benefits. Seniors can call (800) 633-4227 to get help with their applications over the telephone.

## Eligibility

To qualify for one of the Medicare Savings Programs, seniors must meet the income and asset limits listed in the below table, as well as the relevant eligibility criteria for the waiver in question. Seniors must also:

- Be eligible for Medicare Parts A and B
- Be a U.S. citizen or a lawful permanent resident who has lived in the U.S. for at least 5 years
- Reside in Wyoming

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,074	\$1,452	\$7,970	\$11,960
Specified Low-Income Medicare Beneficiary	\$1,288	\$1,742	\$7,970	\$11,960
Qualified Individual	\$1,449	\$1,960	\$7,970	\$11,960