



# State Resources for Seniors in Tennessee

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

## Medicaid

Medicaid is the low-income health insurance plan that most financially needy seniors turn to to help with the high cost of medical bills. TennCare pays some or all of the cost for medically necessary treatments, procedures and some medical equipment. Some mental health services and transportation assistance are also potentially covered benefits under the TennCare umbrella.

## How to Apply

You can apply for TennCare online or via a downloadable paper application. Call (855) 259-0701 to speak with a program intake worker about your case and for help applying for coverage. You might also apply for coverage through a local Area Agency on Aging, which can assist you with understanding your TennCare benefits, organizing your documents, and filing the paperwork to apply.

## Eligibility

In addition to your residency, citizenship and medical need requirements, TennCare also screens new applicants for financial eligibility. To qualify for Medicaid in Tennessee, you have to have income and assets at or below the threshold limits for coverage, which are periodically adjusted upward.

In 2022, the income and asset limits for TennCare coverage are:

	Income Limit	Asset Limit
Single Adult	\$2,523	\$2,000
Married, One Spouse Applying	\$2,523 a month (applicant), \$3,435 a month (non-applicant spouse)	\$2,000 (applicant), \$137,400 (non-applicant spouse)
Married, Both Applying	\$5,046 a month (both combined)	\$4,000

Your TennCare intake worker will likely verify your financial condition by reviewing various supporting documents. Having these documents ready when you submit your application can make the process go as quickly as possible. Documents to have on hand include:

- State-issued ID and a Social Security card to establish residency and citizenship
- Pay stubs, bank statements and other proofs of income
- Stock certificates, bond statements, title deeds and additional proofs of assets
- Transfer documents showing any major transactions you may have engaged in for the last three years
- A signed statement from your doctor about your medical need for care or proof you are age 65 or over to establish needs-based eligibility

## 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

Tennessee has several Medicare Savings Programs that can help you pay for various care-related expenses. These can include Medicare deductibles, copays and other out-of-pocket costs.

- **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

You can apply for the QMB, SLMB or QI program directly through your Medicare provider by visiting the TennCare website and submitting your application. Applications can also be submitted through an Area Agency on Aging. If you need help with the application process or advice on which program you need and how to qualify, you can call a program worker at (855) 259-0701.

## Eligibility

You may be eligible to participate in a Medicare Savings Program in Tennessee if you qualify for Medicare Parts A and B, are a permanent resident of the state and a U.S. citizen, and you meet the state's financial standards. Tennessee requires applicants to have an income of 100-120% of the federal poverty line. These requirements are listed in the table below:

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,288	\$2,576	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,288	\$2,576	\$8,400	\$12,600
Qualified Individual	\$1,288	\$2,576	\$8,400	\$12,600
Qualified Disabled Working Individual	\$1,288	\$2,576	\$8,400	\$12,600