



# State Resources for Seniors in Colorado

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

Health First Colorado is a comprehensive care program that covers a wide breadth of health services and prescription drugs. As an enrollee, you'll have access to the following services with no or very low-cost co-pays:

- Primary care visits
- Acute home health care for 60 days or less
- Telemedicine
- Dental and vision care
- Emergency and urgent care services
- Outpatient hospital services
- Private duty nursing
- Cancer treatments
- Mental health services
- Nursing home
- Physical, occupational and speech therapies
- Preventative and wellness services

Health First Colorado has a Preferred Drug List that shows all the medications the plan covers. You pay only \$3 per prescription or refill for these medications. Prior authorization is required for non-generic drugs. Mail-order prescriptions are permitted under certain circumstances. Medicaid also covers durable medical equipment, which may require a \$1 per day co-pay.

## How to Apply

If you want to apply for Medicaid in Colorado, you have several options. You can:

- Use the online application system called Colorado PEAK
- Call 800-221-3943 to apply over the phone
- Download, print, fill out and mail an application
- Visit your county's department of human services or application service center
- Contact the Medicare & State Health Insurance Assistance Program (SHIP) for assistance

## Eligibility Table

Family Size	Monthly Income Limit*
1	\$1,564
2	\$2,106
3	\$2,650
4	\$3,192
5	\$3,735

## Old Age Pension Health and Medical Care Program

The Medical Care Program provides limited health care services for older adults who do not qualify for a Health First Colorado plan. It includes inpatient and outpatient hospital services, home health care, surgical dental services, durable medical equipment and medical transportation. The Old Age Pension also pays for limited pharmaceuticals. This program is known by a few different names: Modified Medical Plan, State Medical Program and the OAP State Only Program.

### How to Apply

The human services department in your county is responsible for processing applications for the Old Age Pension

### Eligibility

To get coverage under the Medical Care Program, you must meet the following conditions:

- You must already receive the Old Age Pension.
- You cannot be eligible for Health First Colorado.
- You must not be institutionalized for a mental illness or tuberculosis.

## 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 alone may not cover all of your healthcare costs. Thankfully, there are four Medicare Savings Programs that can help you get the prescription drugs and treatments you need to stay healthy.

- **Qualified Medicare Beneficiary Program:** This program 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 Medicare Savings Plan 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 Medicare Savings Programs by contacting your local Department of Human Services. Each department has its own application process, which may include phone, email, fax and in-person options.

## Eligibility

In addition to the financial requirements listed in the table below, you must meet the following conditions to be eligible for the Medicare Savings Programs residents must:

- Be eligible for Medicare Part A and B.
- Be a citizen of the United States or a legal resident.
- Be a resident of Colorado.

The Qualified Disabled Working Individual program has some of its own unique qualifications, such as being a working disabled individual and losing your premium-free Part A coverage due to going back to work.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,153	\$1,546	\$9,900	\$15,600
Specified Low-Income Medicare Beneficiary	\$1,379	\$1,851	\$9,900	\$15,600
Qualified Individual	\$1,549	\$2,080	\$9,900	\$15,600
Qualified Disabled Working Individual	\$2,285	\$3,072	\$9,900	\$15,600