



# State Resources for Seniors in South Carolina

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

South Carolina Medicaid is referred to as Healthy Connections. The program assists seniors and other individuals and families who are on strict income budgets receive the medical care they need. Medicaid covers a variety of medically necessary treatments, including doctor's visits, speech, occupational and physical therapy, mental health treatments, wound care, chronic care management and prescription medications.

## How to Apply

Medicaid applications may be submitted online through the Healthy Connections website or by calling Medicaid at (800) 726-8774. To submit an application in person at a local Department of Health and Human Services office, download, fill out and sign the appropriate form. Applications may also be mailed to SCDHHS-Central Mail, P.O. Box 100101, Columbia, SC 29202-3101 or emailed to 8888201204@fax.scdhhs.gov.

## Eligibility

Healthy Connections has strict eligibility criteria. Typically, eligibility is dependent on the age of the individual and income and asset limits. Individuals may qualify for Healthy Connections if they meet the following:

- Be at least 65 years of age, legally blind or 18 years of age and older with a disability
- Require a nursing home level of care
- A resident of South Carolina
- Citizen of the United States or qualified immigrant

## South Carolina 2022 Yearly Income and Asset Limits

	Asset Limits	Income Limits
Single Applicant	\$8,400	\$13,590
Two Person Household (Only one person applying)	\$12,600	\$18,310
Two-Person Household (Both individuals applying)	\$12,600	\$18,310

The income level for regular Medicaid depends on family size. The maximum income level increases by \$4,720 per person for more than eight households. These totals are subject to change based on the federal poverty level and tend to adjust each year.

Household Size	Maximum Year Income Level
1	\$13,590
2	\$18,310
3	\$23,030
4	\$27,750
5	\$32,470
6	\$37,190

## 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

South Carolina offers three plans to help seniors pay for Medicare deductibles, premiums and additional medical 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.

## How to Apply

Seniors may apply for Medicare Savings Programs by downloading the application and submitting it via email to [8888201204@fax.scdhhs.gov](mailto:8888201204@fax.scdhhs.gov) or by mailing the completed and signed form to SCDHHS-Central Mail, P.O. Box 100101, Columbia, SC 29202-3101. Those who wish to speak to a counselor with additional questions may contact Healthy Connections by phone at (888) 549-0820 or visit any local Healthy Connections County Office or South Carolina Department of Health and Human Services.

## Eligibility

Seniors applying for assistance through the Medicare Savings Program must meet income and asset limits defined in the table below. Additional eligibility criteria includes:

- Must be eligible for Medicare Part A and B.
- A resident of South Carolina.
- Must be a U.S. citizen or legal resident.

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	\$1,359	\$1,831	\$8,400	\$12,600
Qualified Individual	\$1,529	\$2,060	\$8,400	\$12,600