



# State Resources for Seniors in Wyoming

At Caring, we understand that learning about and accessing the assistance you need isn't easy. We created this guide to help seniors and their families learn about the available financial assistance options for senior living and senior care in your state so you can focus on what matters: finding the right senior care for your loved one. In the following resource guide, learn about the financial assistance options for senior care and senior living in your state, what benefits the different programs offer, who is eligible, and how to apply.

# Financial Assistance for Senior Living & Senior Care

The population of seniors in Wyoming is growing at a rapid rate. Between 2018 and 2019, it increased by 3.8%, and as of 2021, those aged 65 or over accounted for more than 17% of the population. Many of these older adults will find themselves needing long-term care or skilled nursing at some point in their lives. Covering the cost of this type of care can be a challenge for some families.

Fortunately, Wyoming offers a variety of programs to help older adults access the care they need. These programs may cover all or part of the cost of assisted living or nursing home care and related services.

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## Medicaid

The Wyoming Medicaid program is a state and federally funded program that can cover the cost of care for certain low-income or medically needy individuals. For Medicaid to cover the cost of nursing home care, the senior must pass a functional needs assessment.

### How to Apply

Seniors can apply for Medicaid by calling (855) 294-2127. Alternatively, applications are accepted via the online WY Medicaid Portal. Paper applications can also be obtained online or in person from the Wyoming Department of Health Customer Service Center, 3001 E. Pershing Boulevard, Suite 125, Cheyenne, WY 82001.

### Eligibility

To be eligible for Medicaid, individuals must meet certain income and asset criteria as well as any clinical need requirements for the level of Medicaid they're applying for. In addition, there are some basic eligibility requirements for all Medicaid tiers. Applicants must:

- Be aged 65 or older (or living with a disability)
- Be a U.S. citizen
- Reside in Wyoming

To qualify for the institutional/nursing home level of Medicaid, seniors must meet the following income and asset requirements.

	Asset Limit	Income Limit
Individual Applicants	\$2,000	\$30,276/year
Married Applicants	\$3,000 if both spouses applying Otherwise, \$2,000 for applicant \$137,400 for non-applicant	\$30,276/year per applicant

## Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

### Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

## Community Choices Waiver

The Community Choices Waiver is a Home and Community-Based Services Waiver that covers the cost of personal care assistance, skilled nursing and other support for seniors. It's aimed at seniors who require nursing home levels of care and gives them the support they need to continue living safely and with a high quality of life either

in their own homes or in an assisted living facility. The waiver includes an In-Home Participant-Directed option, which allows those who are interested in doing so to choose their own care providers and have a higher level of control over the services they receive. Seniors can hire a friend or relative to provide personal care support under the In-Home Participant-Directed option.

Those who do not wish to self-direct their care can nominate someone to manage care services on their behalf.

## **How to Apply**

The Community Choices Waiver is not an entitlement program. This means there may be a waiting list, and not everyone who meets the eligibility criteria will automatically be accepted. Seniors can apply by calling the Division of Healthcare Financing Long-Term Care Unit at (855) 203-2936. Alternatively, applications are accepted online via the Wyoming Department of Health website. Seniors can call (855) 203-2823 for advice and support with the application process.

## **Eligibility**

To qualify for the Community Choices Waiver, seniors must meet the eligibility requirements for Medicaid in Wyoming. They must also meet medical eligibility requirements, meaning they have been assessed as requiring a nursing home level of care and that the support they receive through the waiver would allow them to continue living in the community. Seniors whose income exceeds the limit may still be able to qualify for this waiver by using a qualified income trust to bring their available income to a level within the limits.



# 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



# Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

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## Social Security

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

### How to Apply

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

### Eligibility

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

## Supplemental Security Income

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

### How to Apply

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

## Eligibility

SSI has the following eligibility requirements:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.