

# State Resources for Seniors in Minnesota

Seniors can benefit from a variety of programs and services offered by their state governments, but they may not know where to access these resources. This guide covers the benefits, eligibility requirements, and application processes for financial assistance resources for healthcare and prescriptions, medical equipment, senior living and senior care, home-related expenses, and food and nutrition available to seniors in your state. Find the type of assistance you need and read about the options for seniors in your state.

Financial Assistance for Senior Living  
& Senior Care

Health Insurance & Prescription Drug  
Coverage for Seniors

Cash Assistance Programs for Seniors

Assistance at Home

Free Used Medical Equipment

Food Assistance Programs for Seniors





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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.

# Financial Assistance for Senior Living & Senior Care

According to CNBC, the average price of long-term care rose by 12.5% between 2020 and 2021. With the cost of living also rising, it might feel like senior care is unaffordable for many people.

In Minnesota, there are plenty of programs available to older adults to help cover the costs associated with at-home care or assisted living.

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## Medicaid

Medicaid is referred to as Medical Assistance in Minnesota, and the Minnesota Department of Human Services oversees the program. Low income or very low income seniors can get help to pay for health care insurance from the county, state and federal government.

MA can help older Minnesotans cover the costs of a range of long-term care services. It covers home care, nursing homes and some prescriptions, but you might need to complete an application before becoming eligible. While there are no copays or deductibles for people living in nursing homes, other seniors might have to pay a small contribution toward their care.

## How To Apply

To apply for Medical Assistance, you can take the following steps:

- Download a Minnesota Medicaid application.
- Take the completed application in person or mail it to your local county or tribal DHS office.
- There's also the option to phone (651) 431-2670 or (800) 657-3739 and request they send an application by mail.
- If you need help making an application for MA, call your county or tribal office or the Senior LinkAge Line at (800) 333-2433.

## Eligibility

To access help paying for long-term care from MA, you need to meet specific income criteria. You must also:

- Be a resident of Minnesota
- Have U.S. citizenship, permanent residency or qualifying alien status
- Be age 65 or older
- Have a Social Security number

If you're under 65 and meet the following criteria, you may qualify for financial assistance from MA to help cover the costs of long-term care:

- You're blind
- You're disabled
- Someone in your household has a disability
- You're responsible for a child aged 18 or younger

There are asset limits in place to determine financial eligibility. As of May 2022, they are as follows:

Individual	Married Couple Applying Together
\$3,000	\$6,000

Income limits are dependent on the size of your household. In May 2022, they are:

Family Size	Annual Income Limit
1	\$18,075
2	\$24,353
3	\$30,630
4	\$36,908
5	\$43,186

## 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.

## Elderly Waiver

Seniors who require a nursing home level of care but wish to remain at home or in the local community can access home and community-based services via the Elderly Waiver.

## How To Apply

To apply for the Elderly Waiver, call Senior LinkAge at (800) 333-2433 or get in touch with your local Long-Term Care Consultation contact.

## Eligibility

Seniors must meet the following criteria to access the EW:

- Be over 65
- Require services that cost less than nursing home care
- Meet all other MA eligibility criteria
- Be determined to need a nursing level of care via the Long-Term Care Consultation process

## Alternative Care

Another MA waiver that can help older Minnesotans cover care costs is Alternative Care. It provides home and community-based support, similar to the Elderly Waiver, to seniors who aren't eligible for MA but are still considered low-income.

### How To Apply

To apply for the Alternative Care Waiver, call Senior LinkAge at (800) 333-2433 or get in touch with your local Long-Term Care Consultation contact.

### Eligibility

To qualify for AC, you need to be:

- Age 65 or older
- In need of nursing care following a Long-Term Care Consultation assessment
- Unable to pay for more than 135 days of nursing care
- Requiring services that AC can offer for less than 75% of what MA would cover for a senior with a similar level of need
- Unable to pay for services any other way

## Essential Community Supports

If you need help staying at home or in the community but don't require nursing care, you might still be eligible for up to \$466 per month from the ECS program.

### How To Apply

To apply for the Essential Community Supports Waiver, call Senior LinkAge at (800) 333-2433.

### Eligibility

The ECS waiver is available to Minnesota seniors who:

- Are 65 or older
- Don't qualify for MA
- Aren't in need of nursing care
- Own their own home
- Meet the AC program's financial eligibility criteria
- Require one or more services to remain living in the community



# Health Insurance & Prescription Drug Coverage for Seniors

## Medicaid

Medical Assistance is a federally-operated health care insurance plan for people with a very low income. While you're not required to pay a monthly premium for this service, there are usually small copays and deductibles, although some seniors won't pay anything for care.

Covered services include limited dental care, doctor visits, hospital stays, eyeglasses, hearing aids, mental health care and a wide range of other essential health care services.

## How To Apply

If you're applying for multiple family members with differing ages, or you're under 65, apply for Medicaid through MNSure. If you're under 65 and have a disability, or you're over 65, you should:

- Print an application form.
- Call or visit your tribal or county DHS office (you can also get assistance from your local DHS office, or call the Senior LinkAge Line at 800-333-2433).
- Phone (800) 657-3739 or (651) 431-2670 to request a paper application form in the mail .

## Eligibility

Minnesota residents who are over 65 or who have certain disabilities are eligible for MA health care coverage. There are also asset and income limits, which vary depending on your age, disability status, family size and required level of care.

For single people, the asset limit is \$3,000, and for married couples it's \$6,000, with an additional \$200 per dependent. Assets typically don't include the property you live in or your car, and retirement accounts may be regarded differently compared to other assets. For most people, the only costs of care are copays, but you might have to pay a spenddown if you're over the income limit.

Income limits are currently set at 100% of the federal poverty guideline, which are as follows:

Family Size	Monthly Income Limit*
1	\$1,133
2	\$1,527
3	\$1,921
4	\$2,315
5	\$2,709

\*Figures are accurate as of May 2022. Check current guidelines for up-to-date information.

## 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 Savings Programs are available to older Minnesotans who need a little help covering Medicare copays, deductibles and other out-of-pocket costs. There are four in Minnesota:

- **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

To apply for QMB, SLMB, QWD or QI benefits in Minnesota, visit the MNbenefits website and apply online.

Alternatively, you can download the relevant form, print it off, and send it or take it in person to your local DHS office. Call the Senior LinkAge Line and ask for help if you have any questions or need guidance.

## Eligibility

Qualifying criteria for all Medicare Savings Programs are:

- Assets and income must be within the asset and income limits.

For QMB, SLMB and QI, you must be:

- Enrolled in Medicare Parts A and B

There are additional criteria for QI and QMB:

- QI: You can only access this benefit when funding is available.
- QMB: You should be willing to assign your medical insurance benefits rights to the MN DHS.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,094	\$1,473	\$10,000	\$18,000
Specified Low-Income Medicare Beneficiary	\$1,308	\$1,762	\$10,000	\$18,000
Qualified Individual	\$1,469	\$1,980	\$10,000	\$18,000
Qualified Disabled Working Individual	\$2,167	\$2,924	\$4,000	\$6,000

# 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.



# Assistance at Home

One of the biggest barriers preventing seniors in Minnesota from aging in place is the cost of modifications, utilities and taxes. Thankfully, there are state and federally funded initiatives to help older adults feel safe and financially comfortable while living at home.

Eligibility	Contact	Description
<b>Senior Citizens Property Tax Deferral Program</b>		
<ul style="list-style-type: none"><li>• The homestead property owner must be at least 65 years old and have owned the home for at least 15 years.</li><li>• Their total household income must be less than \$60,000.</li></ul>	(651) 556-3000	Seniors with high property taxes relative to their income can receive a full or partial property tax deferral through the Senior Citizens Property Tax Deferral Program.
<b>Minnesota Weatherization Assistance Program (MWAP)</b>		
<ul style="list-style-type: none"><li>• Income below 200% of the Federal Poverty Level: \$27,180 per year for a single household and \$36,620 for a married couple</li></ul>	(800) 657-3710	Low-income seniors can get free home energy upgrades, whether they rent or own a property, with the MWAP. It aims to reduce energy bills and ensure your home is healthy and safe.
<b>Live Well at Home</b>		
<ul style="list-style-type: none"><li>• Be over age 65</li></ul>	Call your local Area Agency on Aging	The Live Well at Home program expands the level of support available to older adults who require long-term care. The service can help you access grants to modify your home to make it more accessible. Opportunities include home repairs, building ramps, bathroom adaptations and grab bar installation.

Rehabilitation Loan/Emergency and Accessibility Loan Program		
<ul style="list-style-type: none"> <li>• Meet income limits</li> <li>• Have assets amounting to less than \$25,000</li> <li>• Own and occupy the property in question</li> <li>• Be up to date with mortgage and property tax payments</li> <li>• Have homeowner's insurance</li> </ul>	Choose a lender	The Rehabilitation Loan/Emergency and Accessibility Loan Program lends up to \$27,000 to low-income homeowners who need help paying for repairs that impact the safety, energy efficiency, accessibility or habitability of their home.
Lifeline Program		
<ul style="list-style-type: none"> <li>• Annual income can't exceed \$28,500 for a one- or two-person household</li> <li>• At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP)</li> </ul>	Contact your telephone company to begin the application process	The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.

# Free Used Medical Equipment

Medical equipment is one of the biggest costs associated with getting older. Luckily, there are programs and nonprofits in Minnesota that can help you pay for them. Providers buy or accept donations for used products, thoroughly refurbish and sanitize them, and then give them away for free to older adults in need.

The inventory varies depending on what's available, but examples of used medical equipment you might be able to get for free includes:

- Sensory aids
- Wheelchairs
- Personal mobility devices
- Breathing equipment
- Hospital beds
- Shower chairs
- Bedside commodes

	Contact	Description
<b>ConnectAbility of MN</b>		
	(320) 253-0765 Hello@ConnectAbilityMN.org	ConnectAbility of MN is a nonprofit that advocates for people with disabilities in Minnesota. Its services are available to people of any age who require support with a health care issue. Its donated equipment program is available to everyone who lives in the state, and there's usually a wide range of equipment available.
<b>Seniors Mobility</b>		
	Online contact form	Seniors Mobility is a nationwide nonprofit that provides comprehensive listings of free assistance devices and other independent living resources in Minnesota.
<b>Kanabec County Community Health Loan Closet</b>		
	320-679-6440	Residents of Kanabec County can access free medical equipment for up to six months. Provisions include commodes, wheelchairs and walkers.

Argyle Hope Program		
	(218) 437-8431 arglah@wiktel.com	The Argyle Hope Program loans out durable medical equipment to older Minnesotans in need, on a short and long-term basis. You might be able to get a free wheelchair, walker, shower chair or other piece of assistive equipment your doctor suggests would improve your quality of life. All they ask is that you bring back the equipment once you no longer require it.
Barnesville Area HELPERS Medical Equipment Loan Closet		
	(218) 354-7090 info@barnesvillehelpers.org	If you're over age 65 and live in Barnesville, you might be able to get free medical equipment from the team of volunteers at Barnesville Area HELPERS. Short and long-term loans of equipment such as canes, commodes, walkers, shower chairs and benches, wheeled walkers with seats, wheelchairs and toilet risers are available.



# Food Assistance Programs for Seniors

## Meals on Wheels

For older adults, consistently eating warm, nutritious meals helps to boost the immune system and stave off health issues. This can reduce the likelihood of needing premature nursing or assisted living care. Meals on Wheels serves older adults by providing well-balanced meals to people over 60 for free or at a very low cost.

What's more, a friendly neighbor delivers your meal and pays a visit as well, stopping for a quick chat and wellness check. Hot meals are typically served Monday through Friday, and frozen meals might be available outside of working hours. Many outposts let you choose a delivery schedule to suit your needs.

In some areas, seniors might be able to visit a senior center or other community setting for a congregate meal.

	Area Served	Address	Phone Number
<b>Impact Services Meals on Wheels</b>	Anoka, Bethel, Blaine, Cedar, Centerville, Champlin, Circle Pines, Columbia Heights, Columbus, Coon Rapids, East Bethel, Fridley, Ham Lake, Hill Top, Lexington, Lino Lakes, Linwood Township, Nowthen, Oak Grove, Ramsey, Saint Francis, Spring Lake Park	7590 Lyric Lane, NE Fridley, MN 55432	(763) 236-8718
<b>SEMCAC Meals on Wheels</b>	Dodge, Fillmore, Freeborn, Houston, Mower, Winona and Steele   Limited services in Olmsted, Goodhue, Rice, Wabasha and Waseca counties	545 Dunnell Drive, Owatonna, MN 55060	(507) 864-7741
<b>LSS Meals on Wheels</b>	Statewide. Find your local LSS Meals Service on the program website.	2485 Como Avenue, Saint Paul, MN 55108	(800) 488-4146

<b>Ramsey County Meals on Wheels</b>	Ramsey County	160 East Kellogg Boulevard, Room 9100, St Paul, MN 55101	(651) 266-4107
<b>Meals on Wheels Duluth</b>	Duluth	PO Box 161561 Duluth, MN 55816	(218) 625-7100

## Food Pantries

Food pantries provide nonperishable food products such as canned fish, pasta and rice to older adults in Minnesota who require it most. Each organization has its own rules and criteria for eligibility and access, which you can find on its website.

	Area Served	Address	Phone Number
<b>The Senior Food Shelf of Minneapolis, Minnesota</b>	Hennepin County	1801 Central Avenue NE, Minneapolis, MN 55418	(612) 788-9521
<b>Channel One Regional Food Bank</b>	Faribault, Waseca, Rice, Goodhue, Wabasha, Steele, Dodge, Olmsted, Freeborn, Mower, Fillmore, Winona and Houston Counties	131 35th Street SE Rochester, MN 55904	(507) 287-2350
<b>CROSS Services Food Market</b>	Anyone who can get to the Rogers location	12915 Weinand Circle, Rogers, MN 55374	(763) 425-1050
<b>Prairie Five Community Action</b>	Chippewa, Big Stone, Lac qui Parle, Swift and Yellow Medicine Counties	719 North 7th Street, Suite 302, Montevideo, MN 56265	(320) 269-6578

## Government Assistance Programs

If you're struggling to afford food using the programs above, there are state and federal initiatives in place to ensure you can afford to eat. The two main government assistance programs in Minnesota are listed below.

	Area Served	Address	Phone Number
<b>The Minnesota Food Assistance Program</b>	Statewide	Find your local DHS	(651) 431-2000
<b>Supplemental Nutrition Assistance Program</b>	Statewide	Find your local DHS	(651) 431-2000