



# State Resources for Seniors in Utah

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  
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niors

Assistance at Home

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# State Resources for Seniors in Utah

At SeniorHousingNet, 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

According to the Administration for Community Living, more than two-thirds of Americans over the age of 65 today will need some form of long-term care. In Utah, this will affect more than 380,000 residents. Though Utah's poverty rate is among the lowest in the country, many of its older residents lack the financial stability to pay for senior care. Thankfully, there's a range of government and nonprofit programs designed to ensure seniors of all incomes have access to the care and support they need to thrive during their golden years.

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## Medicaid

As a public health insurance program, Medicaid ensures low-income seniors can pay for the care they need, including nursing home care and in-home services to stay independent.

## How to Apply

There are several ways you can apply for Medicaid. Filling out your application online is the quickest option, but if you prefer to work on paper, you can download the application and print it. Then, you can either deliver it in person at the nearest Workforce Services office, fax it to (801) 526-9505 or mail it to the state Department of Workforce Services at:

Imaging Services

P.O. Box 143245

Salt Lake City, UT 84114-3245

If you need assistance, call (800) 541-7735 to speak with an insurance counselor from the Senior Health Insurance Information Program.

## Eligibility

If you meet some of the following criteria, you're probably eligible for Medicaid:

- Age 65 or over, blind or disabled
- U.S. citizen
- Current nursing home resident

Your income must also remain within the program's guidelines, and depending on which type of Medicaid you're applying for, the limits could differ. For regular Medicaid, the following income and asset limits apply through the end of February 2023.

|   | Monthly Income Limit | Asset Limit |
|---|----------------------|-------------|
| <b>Single applicant</b>                       | \$1,133              | \$2,000     |
| <b>Married (one or both spouses applying)</b> | \$1,526              | \$3,000     |

## 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.

## New Choices Waiver

The New Choices Waiver helps long-term care facility residents transition back home or into a community setting. Adult day care, non-medical transportation and assistive technology devices are just a few services this waiver offers.

### How to Apply

The best way to apply for the New Choices Waiver is to download an application and email it to [newchoiceswaiver@utah.gov](mailto:newchoiceswaiver@utah.gov) or fax it to (801) 323-1586.



## Eligibility

To qualify for the New Choices Waiver, you'll need to be:

- Over the age of 18
- A licensed medical institution resident receiving a nursing home level of care
- Ineligible for admission into certain types of mental health facilities
- Able to satisfy Medicaid's financial guidelines

## Physical Disabilities Waiver

With the Physical Disabilities Waiver, mobility-impaired Utah residents could receive support at home instead of in a nursing facility. The waiver's key services are personal care, financial management assistance, emergency response systems and medical equipment.

### How to Apply

You can apply for this waiver online through the state's Division of Services for People with Disabilities. If you have any questions, call the agency at (844) 275-3773.

## Eligibility

To qualify for this program, applicants must:

- Be at least 18 years of age
- Have a disability that caused at least two limbs to lose functionality
- Require a nursing facility level of care
- Have a physician certify their disability requiring a minimum of 14 hours a week of trained assistance
- Be able to choose and train a personal care attendant
- Meet Medicaid's financial requirements
- Be capable of making their own financial decisions and entering into legal contracts

## Aging Waiver

Utah designed Medicaid's Aging Waiver to help seniors live at home with homemaker services, specialized medical equipment, home-delivered meals and assistance from a home health aide.

### How to Apply

To apply for this waiver, visit your local Area Agency on Aging, where a case manager will perform an evaluation. You can also call the state's DAAS at (801) 538-3910.

## Eligibility

In addition to meeting regular Medicaid's financial requirements, seniors must be at least 65 years old and require a nursing home level of care to qualify for this waiver.

# Health Insurance & Prescription Drug Coverage for Seniors

Paying out of pocket for prescription drugs and medical care can quickly strain seniors on fixed incomes. However, Utah offers coverage options to help Utah's older residents afford care.

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## Medicaid

Medicaid helps lower-income residents pay for health care services, including doctor appointments, dental work and prescription drugs. Without it, many low-income families risk their health to pay for other essentials.

## How to Apply

For the quickest response, fill out and submit your Medicaid application online. Alternatively, download the application and fax it to (801) 526-9505 or mail it to the address on the download page. For assistance, contact an insurance counselor at the SHIP.

## Eligibility

In addition to being a U.S. citizen, you probably qualify for Medicaid if you're:

- Age 65 or over, blind or disabled
- Currently a nursing home resident

Because Medicaid caters to low-income residents, having too many assets or too much monthly income could disqualify you. Through the end of February 2023, regular Medicaid's income and asset limits are:

|  | Monthly Income Limit | Asset Limit |
|--|----------------------|-------------|
| Single applicant                       | \$1,133              | \$2,000     |
| Married (one or both spouses applying) | \$1,526              | \$3,000     |

## Health Insurance Marketplace

The federal insurance marketplace connects you to different health insurance plans from a variety of insurers. If you qualify for Medicaid, it will automatically send your application to its division.

### How to Apply

Applying online at [healthcare.gov](https://healthcare.gov) is the quickest and generally easiest way to apply.

### Eligibility

You only need to meet a few basic criteria to qualify:

- Live in the U.S.
- Be a U.S. citizen or legal resident
- Not currently serving a jail sentence

## 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 could make your health insurance more affordable. You could reduce some or all of your Medicare Part A and Part B deductibles, premiums and coinsurance.

- **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

Submitting your application electronically through Utah's Workforce Services is the quickest way to apply. On the Utah Medicaid website, you can download and print the application, then deliver it in person to the nearest Workforce Services office or mail it to the state's Medicaid Program office at P.O. Box 143245, Salt Lake City, UT 84114-3245. You can also fax it to (801) 526-9505.

To better understand the Medicare Savings Plans, call the SHIP at (800) 541-7735.

## Eligibility

Most seniors are probably eligible for a Medicare Savings Plan if they:

- Have U.S. citizenship or legal residency for more than five years
- Qualify to receive any Social Security benefit
- Currently have Medicare Part A
- Previously had a Medicare-covered government job

Lastly, you have to satisfy the income and asset restrictions for the program you're applying for:

| Program  | Single Income Limits | Married Income Limits | Single Asset Limits | Married Asset Limits |
|--|----------------------|-----------------------|---------------------|----------------------|
| <b>Qualified Medicare Beneficiary</b>            | \$1,074              | \$1,452               | \$7,970             | \$11,960             |
| <b>Specified Low-Income Medicare Beneficiary</b> | \$1,288              | \$1,742               | \$7,970             | \$11,960             |
| <b>Qualifying Individual</b>                     | \$1,449              | \$1,960               | \$7,970             | \$11,960             |
| <b>Qualified Disabled Working Individual</b>     | \$4,249              | \$5,722               | \$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

Utah's seniors can apply for a variety of programs designed to help them lower their expenses and maintain a high quality of life while living at home. The list below covers programs offering home repairs and modifications, bill payment assistance and property tax relief.

| Eligibility  | Contact                                       | Description   |
|--|---|---|
| <b>Weatherization Assistance Program (WAP)</b>   |   |   |
| <ul style="list-style-type: none"><li>Currently enrolled in HEAT or total household income below 200% of the federal poverty level</li><li>At least one household member is a U.S. citizen or qualified noncitizen</li></ul>             | Call your county's service agency             | The WAP helps seniors perform home upgrades and repairs to increase their energy efficiency, resulting in lower energy bills. Contractors with the program typically perform repairs such as installing insulation in the attics and floors and replacing broken windows. Homeowners don't have to pay to participate, but if you rent your home, your landlord may need to pay a share of the costs. |
| <b>Emergency Home Repair (EHR) Program</b>   |   |   |
| <ul style="list-style-type: none"><li>Income below program restrictions</li><li>Applicant must own their home</li><li>Home located in the program's 13 city service area</li></ul>   | (801) 355-7085                                | Older and low-income homeowners can apply to Assist's EHR program to get free help making urgent repairs that will improve the safety of their homes and their inhabitants. Fixing plumbing issues, eliminating electrical hazards and installing accessibility modifications are just some of the services the program's contractors perform.  |
| <b>Section 504 Home Repair Program</b>   |   |   |
| <ul style="list-style-type: none"><li>Household income below the county limit for the program</li></ul>  | Contact the Rural Development Office near you | The Section 504 Home Repair Program awards grants of up to \$10,000 to low-income seniors who need to perform repairs on their homes to remove health and safety hazards.   |
| <b>Home Energy Assistance Target (HEAT) Program</b>  |   |   |
| <ul style="list-style-type: none"><li>Household income doesn't exceed 150% of the federal poverty level</li><li>Household pays energy bills</li><li>At least one household member is a U.S. citizen or eligible legal resident</li></ul> | 866-205-4357                                  | Low-income seniors can apply to HEAT to get assistance paying their heating and cooling bills during the most extreme weather months. If the utility company disconnects their utilities, seniors should contact the program and apply for crisis assistance.   |



| Homeowner Low-Income Abatement   |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Own and live in your home for at least a year</li> <li>• Be at least 66 years of age</li> <li>• Utah resident for more than a year</li> <li>• Income below program threshold</li> </ul>   | Contact your county's tax office                                | Seniors who qualify for the Homeowner Low-Income Abatement can lower their annual property taxes by up to \$1,110. They can also add a 20% credit of their home's market value.  |
| Indigent Abatement   |   |  |
| <ul style="list-style-type: none"> <li>• Living in the home that you own for at least 10 months</li> <li>• Meet financial restrictions</li> <li>• Over the age of 65; if younger, need to demonstrate a severe hardship or disability</li> </ul>                         | Contact your county's tax office                                | The Indigent Abatement is a tax relief program for older homeowners. It allows them to reduce their property tax burden by up to half the current year's tax or \$1,110, whichever is less. Approval for the program is at the discretion of your county's tax office. |
| Emergency Rental Assistance Program  |   |  |
| <ul style="list-style-type: none"> <li>• Total household income below 80% of the area's median income</li> <li>• Living in the rental and be listed on the lease</li> <li>• Received an eviction notice or experienced a similar type of housing instability.</li> </ul> | Reach out to your county's agency                               | The Emergency Rental Assistance Program could help some seniors cover past due rent and utility bills. The program may also help pay for the security deposit and the first several months of rent at a new rental.  |
| 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

You can often find used medical equipment for a fraction of the price of a new model, if not entirely free, through donations and equipment loan programs. In addition to rehabilitation facilities that often lend out equipment to patients, Utah's seniors can contact one of several organizations participating in the state's Utah Assistive Technology Program.

| Eligibility   | Contact        | Description   |
|---|----------------|---|
| <b>AT4All</b>   |                |   |
| <ul style="list-style-type: none"> <li>Utah resident</li> <li>For equipment grants, applicants have to meet income guidelines</li> </ul>                              | (800) 524-5151 | AT4All is the partner site of the UATP where Utah residents can purchase and borrow used medical equipment. The site lists equipment across a range of categories, including environmental modifications, shower benches and mobility devices such as electric scooters and wheelchairs.  |
| <b>Active Re-Entry Assistive Technology and Equipment Loan Bank</b>   |                |   |
| <ul style="list-style-type: none"> <li>Reside in Eastern Utah</li> </ul>  | (435) 637-4950 | Through Active Re-Entry's Assistive Technology and Equipment Loan Bank, seniors can try medical equipment before they purchase their own or while they're waiting for funding to process. As a Center for Independent Living, Active Re-Entry also offers evaluations by assistive technology professionals and it can help seniors understand their medical equipment financing options.   |
| <b>Utah Independent Living Center</b>   |                |   |
| <ul style="list-style-type: none"> <li>Seniors using community funding to subsidize assistive technology purchases have to stay within income restrictions</li> </ul> | (801) 466-5565 | At the Utah Independent Living Center, seniors who only need medical equipment for a short duration can borrow what they need from its loan bank, while those who need assistive devices long-term may qualify to use community funding to purchase what would normally be out of reach financially. Shower seats, scooters, walkers and bedside tables are some of the most common borrowed items. The maximum loan period is three months, but the program can extend it. |
| <b>Ability 1st Utah</b>   |                |   |
| <ul style="list-style-type: none"> <li>Applicants must meet with an independent living specialist to fill out paperwork and determine eligibility</li> </ul>          | (801) 850-5568 | Ability 1st Utah loans out medical equipment for up to 90 days and can extend loan periods when another patron hasn't requested the borrowed equipment. Its varied inventory includes scooters, wheelchairs and walkers, as well as shower benches and other helpful equipment.   |

# Food Assistance Programs for Seniors

Maintaining proper nutrition ensures the body and mind can perform at their best. For seniors, missed meals can result in a loss of strength that increases the chances of trips and falls. Additionally, many types of medications are ineffective on an empty stomach.

Across the state, seniors have access to food pantries, government food assistance (food stamps) and home-delivered meals.

## Meals on Wheels

On a mission to eradicate hunger in America's aging population, Meals on Wheels is a national nutrition program whose volunteers deliver hot and frozen prepared meals to seniors' residences. Generally, you'll need to be at least 60 years of age and homebound to qualify.

|   | Area Served  | Address   | Phone Number   |
|---|--|---|----------------|
| <b>Meals on Wheels - Bear River AAA</b>   | Box Elder, Cache and Rich Counties                       | 170 N. Main Street<br>Logan, UT   | (435) 752-7242 |
| <b>Meals on Wheels - Davis AAA</b>        | Davis County   | 22 S. State Street, 3rd Floor<br>Clearfield, Utah 84015                           | (801) 525-5058 |
| <b>Meals on Wheels - Five County AAA</b>  | Beaver, Garfield, Iron, Kane and Washington Counties     | 1070 W. 1600 S., Building B<br>St. George, UT 84770                               | (435) 673-3548 |
| <b>Meals on Wheels - Mountainland AAA</b> | Summit, Utah and Wasatch Counties                        | 586 E. 800 N.<br>Orem, UT 84097   | (801) 229-3802 |
| <b>Meals on Wheels - Salt Lake AAA</b>    | Salt Lake County   | 2001 S. State Street, Suite<br>S1-600 P.O. Box 144575<br>Salt Lake City, UT 84114 | (385) 468-3200 |
| <b>Meals on Wheels - San Juan AAA</b>     | San Juan County  | 117 S. Main Street<br>Monticello, UT 84535  | (435) 587-3225 |
| <b>Meals on Wheels - Six-County AAA</b>   | Juab, Millard, Piute, Sanpete, Sevier and Wayne Counties | 250 N. Main St<br>Richfield, UT   | (435) 893-0725 |
| <b>Meals on Wheels - Southeastern AAA</b> | Carbon, Emery and Grand Counties                         | 375 S. Carbon Avenue<br>Price, UT 84501   | (435) 613-0036 |
| <b>Meals on Wheels - Tooele AAA</b>       | Tooele County  | 151 N. Main Street<br>Tooele, Utah 84074  | 435-277-2420   |

|   |                               |  |                |
|---|-------------------------------|--|----------------|
| <b>Meals on Wheels - Uintah Basin AAA</b> | Daggett and Duchesne Counties | 330 E. 100 S.<br>Roosevelt, UT 84066         | (435) 722-4518 |
| <b>Meals on Wheels - Uintah AAA</b>       | Uintah County                 | 330 S. Aggie Boulevard<br>Vernal, Utah 84078 | (435) 789-2169 |
| <b>Meals on Wheels - Weber AAA</b>        | Morgan and Weber Counties     | 237 26th Street<br>Ogden, UT 84401           | (801) 625-3770 |

## Food Pantries

Food pantries distribute mainly canned goods and dry food products to help families stave off hunger. Some pantries work with local grocers to provide fresh food before it expires, and mobile pantries are available for residents who live in hard-to-reach rural areas.

|  | Area Served                             | Address   | Phone Number   |
|--|---|---|----------------|
| <b>Utah Food Bank</b>                          | Statewide                               | 3150 S. 900 W.<br>South Salt Lake, UT 84119                 | (801) 978-2452 |
| <b>Hildegard's Food Pantry</b>                 | Salt Lake City                          | 231 E. 100 S.<br>Salt Lake City, UT 84111                   | (801) 328-2303 |
| <b>Community Action Services and Food Bank</b> | Provo, Coalville, Heber and Springville | 815 S. Freedom Boulevard,<br>Suite 100 Provo,<br>Utah 84601 | (801) 373-8200 |
| <b>Carbon County Food Bank</b>                 | Carbon County                           | 75 E. 400 S.<br>Price, UT 84501                             | (435) 637-9232 |
| <b>Emery County Food Bank</b>                  | Emery County                            | 40 S. Center Street<br>Castle Dale, Utah 84513              | (435) 381-5410 |
| <b>Grand County Food Bank</b>                  | Grand County                            | 56 N. 200 E.<br>Moab, Utah 84532                            | (435) 259-6456 |
| <b>Crossroads Westside Food Pantry</b>         | Salt Lake City                          | 1358 W. Indiana Avenue<br>Salt Lake City, UT 84104          | (801) 935-4079 |
| <b>Mobile Pantries</b>                         | Statewide                               | Check for the<br>nearest pantry                             | (801) 978-2452 |

## Government Assistance Programs

The government also runs several assistance programs. You can contact the organizations below to find out if you qualify.

|                           | Area Served | Address                  | Phone Number   |
|---------------------------|-------------|--------------------------|----------------|
| <b>SNAP</b>               | Statewide   | Find a location near you | (866) 435-7414 |
| <b>General Assistance</b> | Statewide   | Visit the nearest office | (801) 538-4171 |