



State Resources for Seniors in Idaho

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.

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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

The Administration for Community Living estimates that almost 70% of people turning 65 this year will need some form of long-term care in the future, and 37% will need care in an assisted living facility or nursing home. Older Idahoans may be concerned about how to pay for these services as they grow older. Thankfully, the state has a number of resources that can help them access the care and support they need, even if they can't pay the full cost on their own.

Medicaid

Idaho's Medicaid program provides health insurance to low-income people in the state. Those aged 65 and over are eligible for Medicaid for the Aged, Blind and Disabled. In addition to paying for some or all the costs associated with nursing home care, it may also pay for certain long-term care services provided in the home, depending on your needs. The waiver program covers services provided in assisted living facilities.

How to Apply

You can apply for Medicaid online at [Idalink](#). You can also apply in person by visiting a local service location or by phone at (877) 456-1233. Applicants can download application forms from the Health and Welfare site and return them through:

- Email: MyBenefits@dhw.idaho.gov
- Fax: (866) 434-8278
- Mail: Self Reliance Programs, P.O. Box 83720, Boise, ID 83720-0026

Eligibility

To qualify for the Medicaid Aged, Blind and Disabled program, you must be:

- Aged 65 or over, or have a disability diagnosis under the Social Security Act
- Live in Idaho
- Be a U.S. citizen or eligible non-citizen

To access certain services, you may need to have a level of care determination.

You must also meet strict financial eligibility requirements that include income and asset limits. Some programs, such as home care, may have higher limits. The government may also ask for a patient's contribution to some services.

Household Size	Monthly Income Limit	Asset Limit
1	\$894	\$2,000
2	\$1,281	\$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.

Home- and Community-Based Services Aged and Disabled Waiver

Idaho has a number of Home- and Community-Based Services (HCBS) waivers to help people with specific needs. These waivers are normally grouped together under Home- and Community-Based Services in government publications. Seniors may qualify for the Aged and Disabled Waiver.

This waiver provides a nursing home level of care to people living in the community. Services offered include personal care, transportation and homemaker services, which can provide care in the home or a group living setting, such as assisted living or adult foster care. The program can also pay for home modifications and durable medical equipment. The program offers some participant direction, allowing recipients to choose their own caregivers.

How to Apply

The first step is to apply for Medicaid. Following this, you must participate in a level of care determination with the Department of Health and Welfare. As this program is not an entitlement, waiting lists may apply. Your local Health and Welfare office can help you complete the application and answer any questions about waiting lists and processing applications.

Eligibility

To qualify for the Aged and Disabled Waiver, applicants must:

- Be a resident of Idaho
- Be a U.S. citizen or eligible noncitizen
- Require a nursing home level of care

Applicants must also meet the financial eligibility requirements, consisting of income and asset limits.

Household Size	Monthly Income Limit	Asset Limit
Individual	\$2,543	\$2,000
Couple	\$5,066	\$2,000 each

Homemaker Services Program

The Homemaker Services Program is a non-Medicaid program that assists seniors in their homes. Benefits include housekeeping, meal preparation, shopping, banking and medication management. The service may provide help with bathing and hair washing.

How to Apply

To begin an application, contact your local Area Agency on Aging. There will be an initial telephone screening, followed by a more in-depth look at your personal finances.

Eligibility

To qualify for the program, senior Idahoans must:

- Be 60 years of age or older
- Living independently at home
- Require assistance with activities of daily living or instrumental activities of daily living

There are no specific financial criteria for the program, but people with an income higher than the federal poverty level must pay a cost share of the provided services.

Health Insurance & Prescription Drug Coverage for Seniors

Many seniors lose company-provided health insurance after they retire. Despite this, they still need regular medical checkups, prescription medications and, possibly, emergency care. State and federal governments offer a range of programs to help seniors continue to access the care they need to stay healthy as they age.

Medicaid

Medicaid provides public health insurance to low-income people throughout Idaho. This covers a wide range of health care services, including mental health care, regular checkups, hospital care and prescription drugs. The Basic Plan also covers doctor-ordered home health care and durable medical equipment.

Medicaid places people aged 65 and over on the Enhanced Plan, which covers everything in the Basic Plan, plus additional benefits. In addition to nursing home care and personal care, the Enhanced Plan covers hospice and respite care.

How to Apply

You can download Medicaid application forms from the Health and Welfare site and return them via email, fax or mail.

- Email: MyBenefits@dhw.idaho.gov
- Fax: (866) 434-8278
- Mail: Self Reliance Programs, P.O. Box 83720, Boise, ID 83720-0026

You can also apply online at [Idalink](#) or in person by visiting a local service location. The program can also process applications over the phone at (877) 456-1233.

Eligibility

Seniors may qualify for Medicaid if they:

- Are aged 65 or over or have a disability diagnosis under the Social Security Act
- Live in Idaho
- Are a U.S. citizen or eligible noncitizen

You must also meet strict financial eligibility criteria. These criteria consist of income and asset limits. Medicaid does not include all assets when calculating eligibility. It excludes personal belongings and an automobile. The program also excludes your home if it is your primary residence.

Household Size	Monthly Income Limit	Asset Limit
1	\$894	\$2,000
2	\$1,281	\$3,000

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

Seniors needing help paying for Medicare expenses may qualify for assistance through the Medicare Savings Program. There are three Medicare Savings plans available in Idaho.

- **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

You can apply for the Medicare Savings Program by contacting the Idaho Department of Health and Welfare at (877) 456-1233 to request an application form. Alternatively, you can visit a local Health and Welfare office to apply in person.

Eligibility

To qualify for the Medicare Savings Program, you must:

- Be aged 65 and older or have a disability or permanent kidney failure
- Receive Social Security Disability benefits
- Be a resident of Idaho

You must also meet the income and asset limits listed below. The program doesn't include all assets when calculating eligibility. It typically considers money in bank accounts, stocks, bonds and real estate as countable.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	\$1,153	\$1,546	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,379	\$1,851	\$8,400	\$12,600
Qualified Individual	\$1,549	\$2,080	\$8,400	\$12,600

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.

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:

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

Assistance at Home

Seniors who wish to age in place may need assistance staying safe and financially stable in their homes. Idaho has programs to help older residents reduce property taxes, pay bills and make modifications and repairs to homes.

Eligibility	Contact	Description
Property Tax Reduction		
<ul style="list-style-type: none"> Idaho resident Own and occupy your home or mobile home Home value doesn't exceed state limits Total income, after deducting medical expenses, doesn't exceed the limit Applicant is any of the following: 65 and older, former POW or hostage, blind, widowed or disabled 	(208) 334-7736	Idaho's Property Tax Reduction program is also known as the Circuit Breaker program. It reduces property taxes for eligible homeowners by up to \$1,500, depending on income. Idaho also has a property tax deferral program, allowing people to defer taxes on property and up to one acre of land. The participant must pay these taxes when the property ownership changes or it no longer qualifies for deferral.
Section 504 Repair Program		
<ul style="list-style-type: none"> Owner and occupier of the home Unable to obtain affordable credit elsewhere Have income less than the limit For grants, be aged 62 and over and unable to repay a loan Live in an eligible rural area 	(208) 378-5628	The Section 504 Repair Program provides single-family housing repair and loans and grants. It's offered in rural Idaho by the U.S. Department of Agriculture. Low-interest loans of up to \$40,000 are available, but people aged 62 and over may qualify for a grant of up to \$10,000. Recipients can combine grants and loans to provide \$50,000 in funding.
Meridian Home Repair Program		
<ul style="list-style-type: none"> Own and occupy the property Live within the city limits of Meridian Are at or below 80% of the area's median income 	(208) 343-4065	The Meridian Home Repair Program provides grants of up to \$25,000 to complete repairs and modifications of homes. This can include increasing accessibility for homes, as well as improving energy efficiency and doing weatherization-related repairs.

Low-Income Home Energy Assistance Program (LIHEAP)		
<ul style="list-style-type: none"> • Have an income below the state limits 	<p>Find local numbers from the website</p>	<p>Local community action partnerships (CAP) administer Idaho's LIHEAP program. It provides one-time utility payments to help make home heating more affordable. Emergency assistance is also available if the utility company has disconnected the household's energy service or the service is at risk of disconnection.</p>
Weatherization Assistance Program (WAP)		
<ul style="list-style-type: none"> • Meet the current income limits 	<p>Find local numbers from the website</p>	<p>WAP is another program offered by local CAPs. Qualified homeowners and renters can get a range of repairs and improvements to enhance the energy efficiency of their home, including insulation installation, heating system testing and minor repairs.</p>
Lifeline Program		
<ul style="list-style-type: none"> • Annual income can't exceed \$28,500 for a one- or two-person household • At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP) 	<p>Contact your telephone company to begin the application process</p>	<p>The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.</p>

Free Used Medical Equipment

Durable medical equipment (DME) and assistive technology can help seniors stay safe and healthy. Items such as walkers and wheelchairs can maintain independence by keeping older adults mobile. Other equipment, such as breathing supports and diabetic supplies, provide more direct medical assistance.

Equipment can be expensive; however, Idaho has many government and nonprofit organizations that can help individuals access devices. These programs may provide equipment loans, free or low-cost devices or help seniors access funds or financial loans to purchase their own DME.

Eligibility	Contact	Description
Living Independence Network Connection (LINC)		
<ul style="list-style-type: none"> Any person with a disability 	(208) 336-3335	LINC mainly offers equipment loans for a wide range of products, including wheelchairs, walkers and bath seats. It may also provide a free option for some people and can help individuals access loans and financing.
Rathdrum Lions Club		
<ul style="list-style-type: none"> Have need for the equipment 	(208) 691-3476	Rathdrum Lions Club purchases eyeglasses and hearing aids for low-income people.
Disability Action Center (DAC) NW		
<ul style="list-style-type: none"> Have need for the equipment 	(208) 883-0523	DAC facilitates a DME exchange where people can obtain equipment free of charge. It also accepts donations of gently used equipment.
Knights of Columbus Risen Christ Council #12854		
<ul style="list-style-type: none"> Have need for the equipment 	(208) 888-3782	Located in Meridian, the Knights of Columbus loans gently used and repaired equipment to people in need. These loans are available free of charge for as long as an individual needs the equipment.

Hand of Hope Northwest		
<ul style="list-style-type: none"> • Have need for the equipment 	(208) 461-1473	Located in Nampa, Hands of Hope NW loans used medical equipment to local residents for up to six months.
Idaho Assistive Technology Project (IATP)		
<ul style="list-style-type: none"> • Differs based on the program 	(800) 432-8324	IATP facilitates the Idaho AT4ALL Exchange, which allows people to buy and sell used equipment. The program lists some available equipment for free. The organization also loans equipment and has financial loans available to help people finance DME purchases.

Food Assistance Programs for Seniors

Older adults may have difficulty getting proper nutrition, especially if they're housebound or can't prepare meals easily. Idaho has a variety of programs to help ensure seniors receive enough vitamins, minerals and calories to stay healthy. Nonprofit and government organizations run these programs and provide meals, perishable and non-perishable goods and financial assistance to purchase food.

Meals on Wheels

Meals on Wheels delivers nutritious meals to seniors throughout Idaho. In addition, drivers provide a friendly visit and safety check for each participant. Local providers make delivery decisions to suit the needs and resources of the community, including when and how often it delivers meals.

	Area Served	Address	Phone Number
Caldwell Meals on Wheels	Caldwell Region	1009 Everett Street Caldwell, ID 83605	(208) 454-8142
Lake City Center	Coeur D'Alene Region	1916 N. Lakewood Drive Coeur D'Alene, ID 83814	(208) 667-4628
The Senior Connection	Blaine County	721 3rd Avenue S. Hailey, ID 83333	(208) 788-3468
Idaho Falls Senior Citizens' Community Center	East Idaho	935 E. Lincoln Road Idaho Falls, ID 83401	(208) 522-5391
Metro Meals on Wheels	Ada County	4900 N. Rosepoint Way, Suite B Boise, ID 83713	(208) 321-0031
Saint Alphonsus Health System	Nampa Area	4300 E. Flamingo Avenue Nampa, ID 83687	(208) 205-0292
Southeastern Idaho Community Action Agency	Bannock County	825 E. Bridger Street Pocatello, ID 83201	(208) 232-1114

Food Pantries

Idaho has food pantries throughout the state that provide nutritious food to low-income residents. Two food banks supply goods to these pantries, as well as senior centers, community kitchens and other feeding programs. You can locate local distribution partners through their websites.

	Area Served	Address	Phone Number
2nd Harvest	Boundary, Bonner, Kootenai, Shoshone and Benewah counties	1234 E. Front Avenue Spokane, WA 99202	(509) 534-6678
The Idaho Foodbank	Rest of the state	3630 E. Commercial Court Meridian, ID 83642	(208) 336-9643

Government Assistance Programs

The Idaho government has additional programs to help seniors access healthy food. The government or partnerships with other organizations may run these programs and can provide meals in addition to food recipients can prepare at home.

	Area Served	Address	Phone Number
Supplemental Nutrition Assistance Program	Statewide	P.O. Box 83720 Boise, ID 83720	(877) 456-1233
The Emergency Food Assistance Program	Statewide	1775 W. State Street, Suite 186 Boise, ID 83702	(208) 375-7382
Commodity Supplemental Food Program	Statewide	3630 E. Commercial Court Meridian, ID 83642	(208) 336-9643
Congregate Meals	Statewide	Local Area Agencies on Aging	Local numbers