



# State Resources for Seniors in Iowa

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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# State Resources for Seniors in Iowa

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

Life expectancy has increased dramatically over the past 40 years and is set to continue rising to 85.6 years of age by 2060. With people living longer, the chances are that many will require some form of long-term care to maintain their quality of life. Whether that need is a nursing home, in-home care or assisted living, many adults are unsure how they'll cover the costs of these services.

Fortunately, Iowan retirees have access to a variety of financial assistance programs to help cover long-term care costs. These programs can be used to pay for some or all expenses associated with living a full and healthy lifestyle.

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## Medicaid

Medicaid is the state's health insurance program for low-income residents administered by the Iowa Department of Human Services (DHS). Medicaid covers the costs of health care, including a stay in a nursing home for those medically requiring that level of care.

## How to Apply

To apply for Iowa Medicaid, seniors should complete an online application at the DHS Services Portal. Alternatively, application forms can be printed and the completed form sent to Imaging Center 4, PO Box 2027, Cedar Rapids, Iowa 52406.

If you require nursing home care, you should apply for Nursing Facility Medicaid. Additional forms need to be submitted, including a Level of Care Assessment which needs to be completed by a medical professional.

For help with the application or to apply in person, visit your local DHS office.

## Eligibility

To be considered for Iowa Medicaid, Iowan seniors must meet certain criteria:

- Be aged 65 or older or registered as disabled or blind
- Be a U.S. citizen, permanent resident or legal alien

- An Iowa resident
- Be deemed low-income by meeting the financial limits below

	Annual Income Limits for Medicaid	Annual Income Limits for Nursing Facility Medicaid	Asset Limits
<b>Single Applicants</b>	\$10,092	\$30,276	\$2,000
<b>Married Applicants</b>	\$15,132	\$60,552	\$3,000

\*These limits are current as of 2022, but often change yearly. Contact your local DHS office for the latest information.

For financial assistance with nursing home care, seniors also need to be medically assessed as requiring the skilled nursing level of care.

## 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 (HCBS) Elderly Waiver

Seniors requiring nursing home care and can safely remain in their own homes, or in an assisted living community, can apply for the Home and Community-Based Services (HCBS) Elderly Waiver. The level of financial assistance provided is decided on an individual basis. Beneficiaries take an annual assessment that determines the required coverage and level of services. Coverage may include assistance with paying the costs associated with assisted living, adult day care, home health aides, emergency response systems and home-delivered meals.

### How to Apply

Applicants can visit the DHS Services Portal. Once there, users can check their pre-screening options, or begin the application and verification process. Alternatively, applicants can download an application form and mail the completed form to Imaging Center 4, PO Box 2027, Cedar Rapids, Iowa 52406. Seniors can also apply in person at their county DHS office.

The Iowa HCBS Elderly Waiver has a limited number of slots. If none are available at the time of their acceptance to the program, successful applicants may be placed on a waiting list. For more information and for help with applying, call (800) 338-8366.

### Eligibility

To be eligible for the HCBS Elderly Waiver, seniors must be:

- 65 years or older.
- A U.S. citizen, permanent resident or legal alien.
- A resident of Iowa.
- Assessed by the Iowa Medical Services Unit as requiring the level of care provided by a nursing home.

In addition to the above, applicants must meet the same financial constraints required for Iowa's Nursing Facility Medicaid.

### 2022 Income Limits for HCBS Elderly Waiver

	Annual Income Limits	Asset Limits
Single Applicants	\$30,276	\$2,000
Married Applicants	\$60,552	\$3,000

\*These limits are current as of 2022, but often change yearly. Contact your local Department of Human Services Office for the latest information.

# Health Insurance & Prescription Drug Coverage for Seniors

Iowa seniors have access to a number of programs to help them pay for health care services and prescription medicines. In addition to Medicaid and Medicare, seniors residing in certain counties may be eligible for the Program of All-Inclusive Care for the Elderly.

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## Medicaid

Iowa Medicaid helps low-income seniors pay for a wide range of medical and health care services, such as dental treatment, doctor visits, non-emergency medical transportation, therapy services and prescription drugs.

## How to Apply

Seniors can apply for Iowa Medicaid online using the DHS Services Portal. Application forms can also be printed and then mailed or delivered in person at a local DHS office.

## Eligibility

Eligibility for Iowa Medicaid is based on your personal and financial circumstances. Applicants must be:

- A U.S. citizen and a resident of Iowa.
- Aged 65 years or older, blind or disabled.
- Have an income that is at or below 133% of the Federal Poverty Level (FPL).

## 2022 Iowa Medicaid Income Limits

	Annual Income Limits	Asset Limits
Single Applicants	\$10,092	\$2,000
Married Applicants	\$15,132	\$3,000

\*These limits are current as of 2022, but often change yearly. Contact your local DHS office for the latest information.

## Program of All-Inclusive Care for the Elderly (PACE)

Iowa seniors requiring nursing home care may be eligible for the Program of All-Inclusive Care for the Elderly (PACE). The program provides community-based health care support to adults aged 55 and older. PACE operates a number of centers across the state with an on-site clinic offering medical care and prescription drugs. Other services offered by PACE include dental, audiology and hospital inpatient and laboratory services.

### How to Apply

Seniors interested in applying should contact their regional PACE program.

### Eligibility

Iowa seniors interested in joining PACE must be:

- Aged 55 or over.
- Meet the state criteria for nursing facility level of care.
- Be able to live safely in the community with help from a PACE center.
- Be eligible for Medicaid and/or Medicare
- Live in one of the following counties:

• Harrison	• Dallas	• Marion	• Cherokee
• Mills	• Jasper	• Polk	• Monona
• Pottawattamie	• Marshall	• Story	• Plymouth
• Boone	• Madison	• Warren	• Woodbury

## 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

Iowa offers four Medicare Savings Programs to help low-income seniors pay their Medicare expenses, such as deductibles, premiums and coinsurance.



- **Qualified Medicare Beneficiary:** 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 any of the Medicare Savings Programs, contact your local Department of Human Services office. Alternatively, visit the DHS Services Portal, create an account and complete an online application. For more information and help in applying, call the DHS help center at (855) 889-7985.

## Eligibility

To qualify for QMB, SLMB, QI or QDWI, you must be eligible or already receiving Medicare Part A and/or Part B. In addition, your income and assets must not exceed certain limits. The criteria are different for each program as detailed in the table below.

	Single Monthly Income Limits	Married Income Monthly Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiary</b>	\$1,153	\$1,546	\$8,400	\$12,600
<b>Specified Low-Income Medicare Beneficiary</b>	\$1,379	\$1,851	\$8,400	\$12,600
<b>Qualified Individual</b>	\$1,549	\$2,080	\$8,400	\$12,600
<b>Qualified Disabled Working Individual</b>	\$4,615	\$6,189	\$4,000	\$6,000

\*These limits are current as of 2022, but often change yearly. Contact your local Medicare office for the latest information

# 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

Iowa seniors who live in their own homes have access to a number of programs to help improve their quality of life. These programs provide property tax relief and financial assistance with home repairs and utility bills.

Eligibility	Contact	Description
<b>Iowa Senior Citizen Property Tax Relief</b>		
<ul style="list-style-type: none"> <li>Over the age of 64 or registered as totally disabled</li> <li>Have an annual household income below the low-income levels</li> </ul>	(800) 367-3388	Homeowners aged 65 and older who meet certain financial criteria can make a claim for tax relief under the state's Homestead tax laws. Iowa seniors who live in rental properties could be entitled to rent reimbursement.
<b>Section 504 Home Repair Program</b>		
<ul style="list-style-type: none"> <li>Aged 62 or older</li> <li>A homeowner who resides on the property full time</li> <li>Unable to obtain affordable credit elsewhere</li> <li>Meet your county's very low-income limits</li> </ul>	(515) 284-4663	The program provides grants of up to \$10,000 which older adults can use to remove health and safety hazards from their property. Seniors can visit the U.S. Department of Agriculture website to check if their home is eligible for the program.
<b>Low Income Home Energy Assistance Program (LIHEAP)</b>		
<ul style="list-style-type: none"> <li>Have a household income at or below 200% of the poverty guidelines.</li> <li>Annual income limits range from \$25,760 for a one-person household to \$89,320 for an eight-person household</li> </ul>	Contact your local Community Action Agency	The Low Income Home Energy Assistance Program (LIHEAP) helps low-income seniors pay their home energy bills. This federally-funded program provides a one-off payment toward a resident's residential heating utility.
<b>Lifeline Program</b>		
<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

New medical equipment can be expensive and can put a strain on household finances. A number of organizations in the state help Iowa seniors by collecting used medical items and distributing, selling or loaning the equipment to those who need it.

Eligibility	Contact	Description
<b>Easterseals Iowa</b>		
<ul style="list-style-type: none"><li>• Must complete an application</li></ul>	(866) 866-8782	DME is loaned for a nominal charge and can be used for any length of time. The organization also manages the Iowa Assistive Technology Exchange Program. The website connects seniors with providers across Iowa who have equipment available for loan or sale.
<b>Habitat for Humanity Quad Cities</b>		
<ul style="list-style-type: none"><li>• N/A</li></ul>	(563) 349-7339	Habitat for Humanity Quad Cities sells donated medical equipment at affordable prices. All equipment is new or lightly used and inspected for safety.
<b>Exceptional Persons, Inc.</b>		
<ul style="list-style-type: none"><li>• Have a need for medical equipment</li><li>• Able to collect medical equipment from Waterloo</li></ul>	(319) 232-6671	EPI offers free loans on a variety of used medical equipment to seniors. Equipment, such as crutches, walkers, bath chairs and commodes, can be borrowed for any length of time.
<b>Warren County Health Services</b>		
<ul style="list-style-type: none"><li>• Resident of Warren County</li><li>• Require the item for 30 days or less</li></ul>	(515) 961-1074	Warren County residents can borrow medical equipment for up to 30 days from Warren County Health Services. Items for loan include bath seats, toilet seat extensions, handrails, commodes and wheelchairs.
<b>Senior Resources</b>		
<ul style="list-style-type: none"><li>• Aged 60 years or older</li><li>• Live in Muscatine County</li></ul>	(888) 667-2026	Senior Resources operates a Medical Equipment Lending Closet, loaning out walkers, wheelchairs, seat risers and other equipment for free.

# Food Assistance Programs for Seniors

Older adults need a balanced diet to ensure they get the minerals and vitamins they need to stay healthy. This is even more important for those with medical conditions that affect their appetite or make it difficult to eat. Iowa seniors can get assistance through meals on wheels, food pantries and government programs that help them obtain and afford the nutritious meals they need.

## Meals on Wheels

Meals on Wheels helps thousands of adults throughout Iowa by delivering nutritious meals to their doors every week. Each branch serves a particular region and decides the age requirements for receiving meals and the delivery schedule.

	Area Served	Address	Phone Number
<b>The Community Kitchen of North Iowa, Inc.</b>	Seven counties in north Iowa	606 North Monroe Avenue, Mason City, IA 50401	(641) 424-2316
<b>Meals on Wheels Fort Dodge</b>	Fort Dodge	24 North 9th Street, Suite B, Fort Dodge, IA 50501	(515) 570-0965
<b>Horizons Meals on Wheels</b>	Eastern Iowa	819 5th Street SE, PO Box 667, Cedar Rapids, IA 52406-0667	(319) 398-3943
<b>Milestones Area Agency on Aging Home Delivered Meals Program</b>	Appanoose, Clinton, Davis, Des Moines, Henry, Jefferson, Keokuk, Lee, Louisa, Lucas, Mahaska, Monroe, Muscatine, Scott, Van Buren, Wapello and Wayne counties	935 East 53rd Street, Davenport, IA 52807	(855) 410-6222
<b>Jasper County Elderly Nutrition Program</b>	Jasper County	2401 1st Avenue East, Newton, IA 50208	(641) 792-7102
<b>Heartland Senior Services Meals on Wheels</b>	Story County	205 South Walnut Avenue, Ames, IA 50010	(515) 357-4573
<b>Wesley Life Meals on Wheels</b>	Des Moines	944 18th Street, Des Moines, IA 50314	(515) 699-3243

## Food Pantries

Food pantries distribute basic food items to seniors and low-income individuals, such as canned goods, rice, pasta, and other staples. These pantries are located throughout Iowa and have their own eligibility criteria.

	Area Served	Address	Phone Number
<b>Food at First</b>	Ames	611 Clark Avenue, Ames, IA 50010	(515) 344-4357
<b>CommUnity Food Pantry</b>	Johnson County	1045 Highway 6 East Iowa City, IA 52240	(319) 351-0128
<b>Coralville Community Food Pantry</b>	Coralville and Tiffin	1002 5th Street Coralville, IA 52241	(319) 337-3663
<b>Caring Hands Eastview Food Pantry</b>	Polk County	4101 E 42nd Street, Des Moines, IA 50317	(515) 809-2356
<b>Johnston Partnership Food Assistance</b>	Polk County	5870 Merle Hay Road, Suite C, Johnston, IA 50131	(515) 528-2379
<b>STC Food Pantry</b>	South Tama County	137 West 3rd Street, Tama, IA 52339	(641) 691- 1670
<b>Northeast Iowa Food Bank</b>	Black Hawk County	1605 Lafayette Street, Waterloo, IA 50703	(319) 235-0507

## Government Assistance Programs

If you require assistance that's not provided by meals on wheels or food pantries, the following government assistance programs may be able to help.

	Area Served	Address	Phone Number
<b>Department of Human Service Supplemental Nutrition Assistance Program (SNAP)</b>	Statewide	Contact your local DHS office	(800) 972-2017
<b>Iowa Department on Aging Meal Services</b>	Statewide	Contact your local Area Agency on Aging	(866) 468-7887