

State Resources for Seniors in Arizona

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 Arizona

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

Although long-term care costs in Arizona are typically lower than the national average, they still represent a significant expense for older adults. Experts predict that about two-thirds of today's seniors will require long-term care at some point in their lives. While some may never require long-term care, about one and five will use these services for several years. Due to the high cost of long-term care, the state and federal governments provide a variety of financial assistance programs, including some optional waiver plans that can help older adults stay in the community or another residential setting of their choice.

Medicaid

Arizona's Health Care Cost Containment System administers the state's Medicaid program. It provides medical care and many other support services to adults, children and families who are unable to afford these essential services. Specialized service plans are available to seniors aged 65 and older, disabled adults and individuals who require a nursing home level of care regardless of their age.

How to Apply

The easiest way to apply for Medicaid is by visiting Health-e-Arizona Plus. Applications are processed by the Department of Economic Security. If you're an adult applying for regular Medicaid, you'll need to fill out the Application for Benefits. Individuals who are aged 65 or older or are disabled should complete the Medicare Cost Sharing and AHCCCS Health Insurance Application. If you require long-term care, contact your area's Arizona Long Term Care Office, or complete an ALTCS application.

Eligibility

If you need long-term care and want to receive assistance from Medicaid, you must:

- Be at least 65 years old, blind or disabled.
- Require a nursing home level of care.
- Be a U.S. citizen or equivalent.
- Reside in Arizona.

Because Medicaid is a needs-based program, income and asset limits are described below depending on which program you're applying for. Asset limits apply to individuals who require long-term care. There are no asset limits for regular income-based Medicaid.

Effective Date	Asset Limit: Individual	Asset Limit: Married Couple
1989-Present	\$2,000	\$3,000

To qualify for regular Medicaid, you must meet the following income limits, which are current as of 2022. For individuals who require long-term care, the monthly income limit increases to \$2,523 per applicant.

Family Size	Monthly Income Limit*
1	\$1,507
2	\$2,030
3	\$2,553
4	\$3,076
5	\$3,599

*For larger household sizes, add \$524 for each additional family member.

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.

Arizona Long Term Care System

Arizona operates a statewide demonstration waiver. All services are provided by managed care organizations that work just like HMOs. The Arizona Long Term Care System covers a comprehensive array of supportive services for individuals who are aged or disabled. This program pays for nursing home care and community-based alternatives that can help you remain in your own home or in a residential setting of your choice. It covers in-home care, personal care attendants, assisted living, adult day health care and other services. Delivered meals and limited dental benefits are also included. All support services are coordinated by a dedicated case manager to ensure that needs are met.

How to Apply

If you need day-to-day assistance or medical services similar to those provided in a nursing home, you can contact the nearest ALTCS office to apply for assistance. There are nine regional offices located in Phoenix and other major cities. The health care system also operates a statewide helpline at (888) 621-6880. You'll need to complete form DE-101 as part of the application process. You must also schedule a functional needs assessment to show that you require a nursing home level of care. Your Area Agency on Aging can provide more information about home- and community-based services.

Eligibility

You must satisfy medical and financial criteria to qualify for ALTCS. Your monthly income must not exceed 300% of the Federal Benefit Rate, which is \$2,523 per month for 2022. Assets are capped at \$2,000 per applicant. You must be assessed as requiring a nursing home level of care, but you don't have to live in a nursing home. Depending on your financial situation and eligibility pathway, you might be required to pay for a share of the cost. The state may also be able to collect money from your estate to pay for services provided after age 55.

Health Insurance & Prescription Drug Coverage for Seniors

The average senior spends approximately \$6,000 on out-of-pocket medical costs every year. If you need help paying for your premiums, copays and prescription medications, you may qualify for Medicaid.

Arizona Health Care Cost Containment System

AHCCCS is a comprehensive resource for low-income individuals and families who are struggling to pay for medical care. This program covers primary and specialty care, hospital stays, diagnostics, imaging and prescription drugs, etc. Other medically necessary services, such as long-term care, may be available depending on your needs.

How to Apply

To see if you're eligible for regular Medicaid, complete a benefits application at [Healthcare.gov](https://www.healthcare.gov) or [Health-e-Arizona Plus](https://www.health-e-arizona.com). The state provides downloadable applications, but you'll need to complete the correct form based on your age and health. For example, if you're 65 or older, you'll need to apply for Medicaid through the Arizona Long Term Care System. The nearest Arizona Long Term Care office can provide more information. For help with your application, call the Department of Economic Security at (855) 432-7587, or visit your local Family Assistance Administration office.

Eligibility

Eligibility for regular Medicaid is based on your monthly income and household size. Adults who earn no more than 133% of the Federal Poverty Level qualify for full medical coverage. There are no asset limits for regular Medicaid in Arizona. The \$2,000 resource limit only applies to individuals who require long-term care. However, the ALTCS program has a higher income limit that's equal to 300% of the Federal Benefit Rate. Financial limits are adjusted periodically and are current as of February 2022. In addition to meeting the following income limits, applicants must:

- Live in Arizona.
- Be a U.S. citizen or legal alien.
- Have a need for health insurance.

Family Size	Monthly Income Limit*
1	\$1,507
2	\$2,030
3	\$2,553
4	\$3,076
5	\$3,599

*For larger household sizes, add \$524 for each additional family member.

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 is a necessary resource for seniors who have average or advanced medical needs, but there are still out-of-pocket costs. If you struggle to pay for your prescription drugs or if your monthly premiums take a significant part of your Social Security check, you may qualify for one of the state's Medicare Savings Programs below.

- **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.

If you have a low to moderate income, you can apply for Extra Help through the Social Security Administration. For help with your premiums and copays, complete the Application for AHCCCS Medical Assistance and Medicare Savings Programs through the Arizona Health Cost Containment System.

Eligibility

To qualify for a Medicare Savings Program, you must have limited income and assets. Limits set by the federal government are shown in the table below. You must also be:

- An Arizona resident.
- A U.S. citizen or equivalent.
- Eligible for Medicare Parts A and B.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
Qualified Medicare Beneficiary	Up to \$1,133	Up to \$1,526	\$8,400	\$12,600
Specified Low-Income Medicare Beneficiary	\$1,133-\$1,359	\$1,526.01- \$1,831	\$8,400	\$12,600
Qualified Individual	\$1,359-\$1,529	\$1,831.01- \$2,060	\$8,400	\$12,600
Qualified Disabled and Working Individuals	Up to \$4,249	Up to \$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.

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

Studies from AARP and other organizations show that the vast majority of seniors would age in place if given the choice. If you want to remain in your own home for as long as possible, there are a number of resources that can help. Programs are available to help with the cost of home repairs, accessibility modifications, property taxes, utilities and more.

Eligibility	Contact	Description
Low-Income Home Energy Assistance Program		
<ul style="list-style-type: none"> • Low-income families who need help paying their utility bills or are facing disconnection. • Seniors and families with young children receive priority. • You must provide utility bills and proof of income. 	(855) 432-7587	LIHEAP provides one payment per 12-month period to income-eligible families. Funds can help with unpaid energy bills, deposits and some energy-efficient upgrades. You'll need to contact your Community Action Agency to apply.
Weatherization Assistance Program		
<ul style="list-style-type: none"> • This program is open to homeowners and renters. • Income cannot exceed \$27,180 for one person or \$36,620 for a two-person household. • In some areas, funds may be available for multifamily dwellings if it is your primary residence. 	(602) 771-1071	The Weatherization Assistance Program covers the cost of energy-efficient upgrades and home improvements that increase residents' health and safety, such as extra insulation, HVAC maintenance, air duct sealing and devices for shading windows. It also pays for low-flow faucets and showerheads.
Arizona Senior Property Tax Freeze		
<ul style="list-style-type: none"> • This program is open to senior homeowners who are aged 65 or older. • Eligibility is based on your average income over a three-year period. • You must have lived in the home for at least two years. 	(602) 255-3381	The Arizona Department of Revenue allows seniors to request a property valuation protection option on their primary residence. This program will freeze the assessed value of a senior's home for three years. Tax rates may fluctuate based on local regulations. Applications are processed by your County Assessor.

Emergency Repairs and Housing Rehabilitation		
Funds are available to low-income homeowners in qualifying areas. This program covers single-family homes, condos and some manufactured housing.	(602) 771-1000	The Arizona Department of Housing provides community block grants to help fund emergency repairs in designated areas. Funds can be used to correct hazards and code violations and to complete improvements that help disabled adults remain in their own homes.
Ability360 Home Modifications		
<ul style="list-style-type: none"> • Available to Maricopa County residents with low to moderate incomes. • Applicants must cover 10% of the cost with cash or through in-kind reimbursements 	(602) 256-2245	Thanks to funding from Arizona Long Term Care Services and block grants, Ability360 helps Phoenix-area residents with various repairs and accessibility modifications, such as building ramps, installing grab bars, widening doors, and updating bathrooms.
Nonmedical Home and Community Based Services System		
<ul style="list-style-type: none"> • The program serves disabled adults and seniors aged 60 and older. • Services are available to applicants with the greatest social and economic needs. 	(602) 542-4446	NHCBS is administered by the Arizona Division of Aging and Adult Services and the state's Area Agencies on Aging. It helps with the cost of home repairs and adaptations as well as other nonmedical supports, such as meal deliveries, housekeeping and case management.
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) 	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 lending closets provide free equipment to those in need. Available items include walkers, wheelchairs, rollators, shower chairs and bedside commodes. These resources are particularly valuable for those who are uninsured or have limited coverage. Consumable products, such as oxygen hoses and continence products, may also be available. Some organizations provide gently used medical equipment at a reduced rate. In addition to these resources, other programs may be available just for residents of your community.

Eligibility	Contact	Description
Ability360		
<ul style="list-style-type: none"> Ability360 serves clients in Phoenix and other major cities. 	(602) 296-0536	Ability360 provides free medical equipment loans. All items are donated and have been gently used. The organization offers canes, walkers, wheelchairs and other items.
Arizona Technology Access Program		
<ul style="list-style-type: none"> AzTAP focuses on serving disabled people of all ages. 	(602) 728-9534	Operated by Northern Arizona University, this assistive technology program stocks approximately 4,000 AT and AT-related products, including items that help with hearing and vision loss and functional needs.
Southwest Lending Closet		
<ul style="list-style-type: none"> The Southwest Lending Closet provides 90-day equipment loans to Avondale and metro Phoenix residents. 	(623) 932-1016	This nonprofit, volunteer-operated organization provides free home health equipment to all residents in need. All you have to do is sign a lending contract and return the item within 90 days.
Helping Hands		
<ul style="list-style-type: none"> As part of the Sun City West Foundation, Helping Hands serves residents of designated master-planned communities, including Sun City West, Sun Village, Corta Bella and others. 	(623) 975-5499	Helping Hands provides short-term medical equipment loans to 15,000 clients annually. Most items can be loaned for up to 90 days. Items are provided on a first-come, first-served basis.

Catholic Charities Community Services		
<ul style="list-style-type: none"> This faith-based organization provides free medical supplies to adults who are recovering from an injury or illness. Its lending closets are located in Prescott and Cottonwood. 	(928) 778-2531	Catholic Charities Community Services of Arizona operates two medical equipment lending closets that serve residents of all faiths. They offer wheelchairs, walkers, crutches, toilet risers and other items at no cost.
St. Vincent De Paul, Medical Equipment Loan Closet		
<ul style="list-style-type: none"> Based in Phoenix, the St. Vincent De Paul Society's Medical Equipment Loan Closet focuses on serving uninsured adults who are recovering from an injury or illness. 	(602) 261-6896	This faith-based charity provides free medical equipment loans to patients in the Phoenix area. Available items include shower chairs, crutches, bedside commodes, transfer benches and crutches.
Paralyzed Veterans of America, Arizona Chapter		
<ul style="list-style-type: none"> This lending closet serves veterans and military families who are unable to access necessary equipment through the VA and other resources. 	(602) 244-9168	Paralyzed Veterans of America operates one of the largest lending closets in the state. The organization provides a wide array of items, including mobility scooters, Hoyer lifts, beds, ramps, hearing technology and vehicle accessories.

Food Assistance Programs for Seniors

Food insecurity and undernutrition are major issues among the nation's senior population. According to the United Health Foundation, about 9% of Arizona's seniors live at or below poverty. Even seniors who have moderate income may struggle to pay for food and other essentials, such as housing and health care. Fortunately, numerous programs are available from food stamps and pantry boxes to home-delivered meals.

Meals on Wheels

The Older Americans Act helps support Meals on Wheels and congregate dining programs that are operated at the local level. These programs typically provide home-delivered meals on a sliding scale. In most cases, applicants must be homebound or unable to cook or shop for themselves. You can find your local program by visiting Meals on Wheels of America or by contacting your Area Agency on Aging

	Area Served	Address	Phone Number
Phoenix Human Services Home Delivered Meals	Phoenix	200 W. Washington St., Phoenix, AZ 85003	(602) 264-4357
Mobile Meals of Southern Arizona	Tucson Area	4803 E. 5th St., Ste 209, Tucson, AZ 85711	(520) 622-1600
Pima Meals on Wheels	Pima County	8467 E. Broadway, Tucson, AZ 85710	(520) 790-7262
Prescott Meals On Wheels	Prescott	1280 E. Rosser St., Prescott, AZ 86301	(928) 445-7630
Sun City Meals on Wheels	Sun City and Youngtown	10404 W. Coggins Drive, Suite 106, Sun City, AZ 85351	(623) 974-9430
Meals on Wheels Show Low	White Mountain Area	301 E. McNeil, Show Low, AZ 85901	(928) 532-0656
Aster Meals on Wheels	Mesa	45 W. University Drive, Ste. A, Mesa, AZ 85201	(480) 964-9014
Pinal-Gila Council for Seniors	Central Arizona	8969 W. McCartney Road, Casa Grande, AZ 85194	(520) 836-2758

Food Pantries

Food pantries are another valuable resource for seniors who are struggling to pay for necessities. These programs are typically operated by nonprofits and faith-based charities, including local churches. The Arizona Food Bank Network supports five regional food pantries that cover most of the state.

	Area Served	Address	Phone Number
St. Mary's Food Bank Alliance	Phoenix and Northern Arizona	2831 N. 31st Ave., Phoenix, AZ 85009	(602) 242-3663
United Food Bank	Eastern Maricopa County and Surrounding Areas	245 S. Nina Drive, Mesa, AZ 85210	(480) 926-4897
Desert Mission Food Bank	Phoenix Area	9229 N. Fourth St., Phoenix, AZ 85020	(602) 870-6062
Yuma Community Food Bank	Southwest Arizona	2404 E. 24th St., Yuma, AZ 85365	(928) 343-1243
Community Food Bank of Southern Arizona	Pima and Four Surrounding Counties	3003 S. Country Club Road, Tucson, AZ 85713	(520) 622-0525

Government Assistance Programs

Thanks to state and federal funding, numerous nutrition support programs are available to seniors and other at-risk groups. Qualification is typically based on your household income. Your age may also be considered for some programs.

	Area Served	Address	Phone Number
Arizona Community Senior Food Program	Local Level	Varies by Location	Find a CSFP Location
Emergency Food Assistance Program	Local Level	Varies by Location	Find a TEFAP Site
Coordinated Hunger Relief Program	Regional	Contact Your Local Food Bank	(602) 528-3434
Senior Farmers Markets Nutrition Program	Multiple Locations	By Market	(833) 836-8253