Other Types of Extra Help

Many states have additional programs that go above and beyond Medicaid, or provide extra assistance to individuals who are in bad financial situations, that do not quite qualify for Medicaid. Rhode Island, for example, has a program called the Medicare Premium Payment Program. To qualify, someone must have Part A and have been drawing Social Security benefits either through retirement or disability for the last two years. This assistance is only open to citizens and qualified immigrants (what would be considered a permanent resident in most states). In Rhode Island, qualifying for the plan has the same requirements as qualifying for Medicaid. However, that may not be the case with every state’s assistance program.

Some states also have extra help, just for prescription drugs. These are called state pharmaceutical assistance programs (SPAPs). Qualifications requirements for these programs, vary from state to state. In Nevada, for example, only individuals who do not qualify for Medicaid may apply, while in Missouri, if you are a dual eligible you are automatically enrolled in the plan. Whenever researching dual eligibility or extra help of any kind, the best recourse is the state’s Medicaid office, which is usually under Health and Human Services.