

State Resources for Seniors in Kansas

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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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

Kansas is a growing state with a population nearing 3 million, and more than 16 percent of its residents, according to the 2020 U.S. Census, are 65 years or older. Many of these older Kansans reside in nursing homes or senior living centers or will require such accommodations in the future. Unfortunately, paying for senior living and senior care can pose challenges.

To meet these challenges, Kansas has a number of programs available that help older adults defray the costs of senior living and nursing home care, even when their Medicare, Medicaid or private insurance doesn't provide adequate coverage. These programs can fill in the gaps, providing the funding to ensure seniors receive the care they need to age comfortably and gracefully.

Medicaid

Kansas's Medicaid program is called KanCare, covering close to two-thirds of all nursing home residents in the state. However, KanCare does not provide coverage for assisted living or continuing care retirement communities, though there are waiver programs that can help with these costs. Only skilled nursing care is covered under KanCare, and for a resident to qualify for these benefits, their doctor must indicate a medical need.

How to Apply

You can apply for KanCare online or print a paper application by visiting the program's website. If you are unsure of which application to submit, or you have questions about the process, you can receive live assistance from a KanCare representative by calling (800) 792-4884.

Eligibility

To qualify for KanCare, you must meet one or more of the following criteria:

- Be age 65 and older
- Have a disability
- Be pregnant
- Be a caregiver of someone with a disability

There is no set income limit to receive KanCare, but as of 2022, any monthly income over \$2,523 must go toward care costs. If you are using KanCare to pay for a nursing home, any monthly income above \$62 must go toward your care.

The KanCare asset limits as of 2022 are:

	Asset Limits
Single Applicants	\$2,000
Married Applicants	\$2,000 (applicant) \$137,400 (non-applicant)
Married (Both Spouses Applying)	\$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.

Frail Elderly Waiver

The Frail Elderly Waiver is a KanCare waiver administered by the Kansas Department for Aging and Disability Services and the Kansas Department of Health and Environment. This waiver provides alternatives to nursing home care, giving seniors critical options. The Frail Elderly Waiver is available to older Kansans who have been determined to require a nursing home level of care but who wish to remain in their own homes, in family homes or in assisted living centers that do not provide skilled nursing care.

One of the program's biggest benefits is that recipients have a large degree of self-direction over how the funds are spent. Once a senior is approved for the program, they can choose the level of care they need and how much they want to spend on it. Because Kansas allows individuals to provide personal or attendant care without possessing specific education or experience, seniors can even use the Frail Elderly Waiver funds to hire family or friends to fill such roles.

How to Apply

You can apply for the Frail Elderly Waiver by contacting your local Aging and Disability Resource Center via phone at (855) 200-2372. In order to get approved, you must undergo a functional eligibility assessment in which they evaluate your health care needs and determine if you meet the criteria for the program. Generally, you must be able to demonstrate that you require nursing home level care as determined by your health care provider.

Eligibility

You must meet all three eligibility requirements for the Frail Elderly Waiver.

Applicants must:

- Be 65 years of age or older.
- Meet the KanCare nursing facility threshold score.
- Meet the income and asset requirements for KanCare.
- Your local Aging and Disability Resource Center can review the eligibility guidelines with you in further detail if you have additional questions.

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

KanCare, the state's Medicaid program, provides coverage for skilled nursing care and everyday health care costs, including prescription drugs. Kansans who qualify for benefits receive subsidized health insurance and prescription drug benefits along with coverage for items such as doctor visits, mental health screenings, dental care, transportation to and from medical appointments and more. KanCare is available both to older adults on fixed or with limited incomes and to individuals with disabilities.

How to Apply

You can apply for KanCare either online or via mail. The program's website features an electronic application as well as PDF versions that can be printed and mailed. Because there are a few different applications that correspond with different benefit packages, some applicants get confused about the choices. But, if you need clarification about the correct application for your needs or any part of the application process, you can reach a KanCare representative by calling (800) 792-4884.

Eligibility

To qualify for KanCare, you must meet one or more of the following criteria:

- Be age 65 and older.
- Have a disability
- Be pregnant.
- Be a caregiver of someone with a disability.

Although many state Medicare programs have strict income limits, KanCare does not. That said, any monthly income over \$2,523 must go toward care costs as of 2022, and this amount is adjusted each year based on the cost of living index. If you are using KanCare to pay for nursing home care, any monthly income above \$62 must go toward the cost of your care.

KanCare also has asset limits based on your family size and how many people in your family are applying for benefits. As of 2022, these limits are:

	Asset Limits
Single Applicants	\$2,000
Married Applicants	\$2,000 (applicant) \$137,400 (non-applicant)
Married (Both Spouses Applying)	\$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

Because receiving health care through Medicare often requires paying deductibles, co-pays and other out-of-pocket costs, Kansas offers several programs to help individuals with financial needs fill in cost gaps.

- **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

You can apply for the Qualified Medicare Beneficiary Program, Specified Low-Income Medicare Beneficiary program and the Qualified Individual program by downloading the corresponding application from the KanCare website and mailing it to:

KanCare Clearinghouse
P.O. Box 3599
Topeka, KS 66601-9738

You can also fax the application to (800) 498-1255. If you have specific questions, you can reach out to the Kansas Department for Aging and Disability Services by calling (785) 296-4986.

You can apply for the Qualified Disabled Working Individual program by contacting KanCare directly.

Eligibility

All four programs have income and asset limits. In addition, to receive benefits you must:

- Be a U.S. citizen.
- Be a resident of Kansas.
- Be Eligible for Medicare Part A and Part B.

Each program's income and asset requirements as of 2022 are as follows:

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
Qualified Disabled Working Individual	\$4,615	\$6,189	\$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

Kansas offers several programs that provide assistance for seniors who wish to age in place by remaining in their homes. Through these programs, seniors can receive financial assistance with items such as property taxes, repair costs, electric bills, and phone and internet bills.

Eligibility	Contact	Description
Kansas Property Tax Relief for Low-Income Seniors		
<ul style="list-style-type: none"> • Kansas resident for all of tax year • Owned and occupied a Kansas home during the tax year • 65 or older for all of the tax year • Household income no greater than \$20,900 • Home value no greater than \$350,000 	(785) 296-3909	The Kansas Property Tax Relief for Low-Income Seniors program provides a property tax refund of 75 percent of the total taxes paid or to be paid during a given year, effectively shrinking the property tax liability of qualifying seniors to one-fourth of their home's actual tax assessment.
Section 504 Home Repair Program		
<ul style="list-style-type: none"> • Owner and occupant of the home in need of repair • Unable to obtain funding or credit for repairs elsewhere • Household income under the limit • 62 years or older 	KSDirect@ks.usda.gov	The Section 504 Home Repair Program provides up to \$10,000 in grants or \$40,000 in low-interest home repair loans to low-income seniors in rural parts of Kansas. This money can be used to perform home repairs that eliminate health and safety hazards.
Low Income Energy Assistance Program		
<ul style="list-style-type: none"> • Meet monthly income limit for your household • Own and occupy the home • Demonstrate a recent history of energy bill payments 	(785) 296-3271	The Low Income Energy Assistance Program assists low-income Kansans, including seniors, who are facing difficulty paying their energy bills. The program also offers emergency assistance to homeowners who are facing impending electricity shutoff.
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

Seniors wishing to remain in their homes and age in place often require various pieces of medical equipment. Unfortunately, necessary medical equipment such as wheelchairs, walkers and shower chairs are costly. Many of Kansas’s senior and disabled residents need this equipment to carry out their activities of daily living without assistance from others. The problem is that this equipment can be expensive and health insurance, including Medicare and Medicaid, does not always cover the full cost. Fortunately, Kansas has a couple of programs through which seniors can obtain free used medical equipment.

Eligibility	Contact	Description
Kansas Equipment Exchange Reuse		
<ul style="list-style-type: none"> • Contact Assistive Technology for Kansas for specific eligibility requirements. 	(800) 526-3648	The Kansas Equipment Exchange Reuse program provides high-quality and gently used durable medical equipment to seniors who have medical and financial needs. Inventory list typically features items such as manual and electric wheelchairs, patient lifts, hospital beds, shower chairs, specialty commodes, walkers and more.
Medical Equipment Recycling Network		
<ul style="list-style-type: none"> • The program is for Kansans who are elderly or have disabilities. Please contact them for specific eligibility requirements. 	(316) 942-6300 ext. 209	The Medical Equipment Recycling Network provides durable medical equipment to seniors. Program staff then inspects the equipment, ensures it is clean and in top working order, and makes it available to qualifying individuals.

Food Assistance Programs for Seniors

Seniors require adequate nutrition to remain healthy and active, particularly when they have medical conditions that make it difficult for them to digest or absorb certain essential nutrients. Unfortunately, healthy food is often costlier and more difficult to obtain than processed junk food and empty calories. Kansas offers several food assistance programs for seniors who have difficulty finding or affording nutritious meals.

Meals on Wheels

The Meals on Wheels program combats both hunger and loneliness by delivering fresh, nutritious meals to senior Kansans across its service area. Each branch of the program determines its menu, service area and delivery schedule. Kansas is home to several Meals on Wheels locations across the state.

	Area Served	Address	Phone Number
Meals on Wheels Hutchinson (Friendship Meals)	Hutchinson and surrounding areas	700 N. Walnut St. Hutchinson, KS 67501	(620) 669-8201
Douglas County Senior Services	Lawrence (city), Douglas County and surrounding areas	745 Vermont St. Lawrence, KS 66044	(785) 842-0543
Johnson County Nutrition Program	Johnson County	11811 S. Sunset Drive, Suite 1300 Olathe, KS 66061	(913) 715-8800
Mid-America Nutrition Program, Inc.	Ottawa and surrounding areas	1538 N. Industrial Ave. Ottawa, KS 66067	(785) 242-8341
Senior Services Inc. of Wichita	Wichita and surrounding areas	200 S. Walnut St. Wichita, KS 67213	(316) 267-0302

Food Pantries

Food pantries carry canned goods, peanut butter, pasta, rice and other nutritious, nonperishable food products and distribute these items to seniors and low-income Kansans based on eligibility guidelines that are set by each pantry. There are food pantries scattered throughout Kansas.

	Area Served	Address	Phone Number
Kansas Food Bank	Entire State	1919 E. Douglas Wichita, KS 67211	(316) 265-3663
Harvesters Community Food Network	NE Kansas and NW Missouri	215 SE Quincy Topeka, KS 66603	(765) 861-7700
Leawood Presbyterian Church Food Pantry	Johnson County	2715 W. 83rd St. Leawood, KS 66206	(913) 649-1144
Village Presbyterian Church Food Pantry	Overland Park and surrounding areas	9960 Mission Rd. Overland Park, KS 66207	(913) 671-2315

Government Assistance Programs

Seniors who need help obtaining nutritious food but can't find it through a private charity or food bank, whether due to geographic limitations or lack of eligibility, can turn to one of Kansas's government assistance programs.

	Area Served	Address	Phone Number
Kansas Food Assistance and Nutrition Program	Entire State	1320 Research Park Drive Manhattan, Kansas 66502	(888) 369-4777
Supplemental Nutrition Assistance Program (SNAP) - Kansas Appleseed	Entire State	211 E. 8th Street, Suite D Lawrence, KS 66044	(785) 856-0917