

# SeniorCare: Frequently Asked Questions

SeniorCare helps older adults pay for prescription drugs and vaccines. Below are some frequently asked questions (FAQs) and answers about the SeniorCare program. We've divided them by subject:

- Applying for SeniorCare
- Income
- General: Benefits and out-of-pocket expenses
- Deductible: Benefits and out-of-pocket expenses
- Spenddown: Benefits and out-of-pocket expenses
- Covered drugs
- Vaccines
- Other benefits with SeniorCare
- Eligibility
- Billing

If your question isn't answered below, call SeniorCare Customer Service at **800-657-2038**.

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## Applying for SeniorCare

### How do I apply for SeniorCare?

Use these materials to apply for SeniorCare:

- Application and Instructions, F-10076. Download at [www.dhs.wisconsin.gov/library/f-10076.htm](http://www.dhs.wisconsin.gov/library/f-10076.htm).
- Authorization of Representative, F-10080 (use this form if someone is completing the application on your behalf). Download at [www.dhs.wisconsin.gov/forms/f1/f10080.pdf](http://www.dhs.wisconsin.gov/forms/f1/f10080.pdf).

You can also ask for an application by calling SeniorCare Customer Service at **800-657-2038**.

### When can I apply for SeniorCare?

You can apply for SeniorCare the month you turn 65. Once you're 65, you can apply at any time. Coverage begins the month after you apply.

### Can someone else apply for me?

Yes. You can have someone apply for you. They need to fill out the SeniorCare Authorization of Representative form, F-10080, and you need to send it back with your application. To get a copy of the form, call SeniorCare Customer Service at **800-657-2038** or visit [www.dhs.wisconsin.gov/seniorcare/apply.htm](http://www.dhs.wisconsin.gov/seniorcare/apply.htm).

## **Where can I get help filling out my application?**

Anyone you trust can help you fill out your SeniorCare application, including:

- A friend or family member
- A county or tribal aging and disability resource center (ADRC) staff member or elder benefit specialist
- A senior center staff member
- A social worker
- A volunteer from an organization that serves older adults

You can find a list of resources in your area by calling SeniorCare Customer Service at 800-657-2038.

## **Do I need a Social Security number?**

Yes. You need a Social Security number to apply for the SeniorCare program.

## **How can I pay for my enrollment fee?**

You can pay your yearly enrollment fee by:

- Cashier's check
- Personal check
- Money order

You cannot send cash. Make a check or money order payable to "State of Wisconsin" for \$30 for one person or \$60 for you and your spouse.

## **My spouse and I are applying for SeniorCare together. Who should sign the application?**

Either you or your spouse can sign the application. Only one signature is needed.

## **When will I get a renewal application?**

You'll get a renewal application about six weeks before your current enrollment ends. You must renew before your current enrollment ends. If you don't, you will have to apply again and you may experience a gap in your coverage while your application is being processed.

If you don't get a renewal application, call SeniorCare Customer Service at 800-657-2038 to ask for one.

## **Income**

### **How do we figure out your income?**

For SeniorCare, your income is the amount of money you expect to get before taxes in the next 12 months, starting with the month you apply for SeniorCare. Income is included for both you and your spouse if you are living together.

### **Whose income is counted?**

If you are married, your income and your spouse's income are counted. This is true even if your spouse isn't eligible (for example, is younger than 65) or is eligible but chooses not to participate.

Your spouse's income is not counted if:

- They are institutionalized and expected to be out of your home for more than 30 days.
- They get Supplemental Security Income.
- You and your spouse are living in a nursing home.
- You and your spouse don't live together.

## What kinds of things count as income?

The following things are considered when we add up your income:

- Gross Social Security payments (before deductions, such as for Medicare Part B premiums)
- Gross (before deductions or taxes) retirement income, including:
  - Railroad and veterans' retirement benefits
  - The taxable portion of:
    - Annuities
    - Individual retirement accounts (IRAs)
    - Pensions
    - Work-related retirement plans
- Gross (before deductions or taxes) employment income including:
  - Wages, salaries, and bonuses
  - Wages or income received as part of a training program
  - Payments received for care you provide to someone else
- Net self-employment or partnership income, including:
  - Salaries
  - Wages
  - Bonuses
- Estimated earnings from the stock market
- Interest/dividends and capital gains, including:
  - Capital gains that are reported to the Internal Revenue Service for tax purposes
  - Interest earned on:
    - Certificates of deposit
    - Bonds
    - Checking and savings accounts (if you have a joint savings account, only report your share of the interest that is earned on the account)
- Land contracts
- Loans
- Money market accounts
- Stocks
- Trusts
- Per capita payments made to members of a Native American tribe
- Veterans' benefit payments, except any portion that is used for:
  - Aid and attendance benefit
  - Housebound allowance
  - Unusual medical expenses

Note: In these cases, deduct that portion from your total annual veterans' benefit payments. Include the remainder on your application under "Other Income." Reimbursement from the U.S. Department of Veterans Affairs for medical costs doesn't count as income and should not be reported.
- Other gross (before deductions or taxes) income, including:
  - Federal farm subsidy payments
  - Income allocations to a "community spouse" (the spouse of someone who is receiving Medicaid and lives in a long-term care facility, such as a nursing home)
  - Rental income (without operating expenses)

If you have other questions about what income is counted, call SeniorCare Customer Service at 800-657-2038.

## What if I have a loss in my self-employment income?

If you believe you're going to have a loss in your self-employment income, your amount is considered \$0 for SeniorCare. Don't put negative amounts on your application.

## **If I don't get a pension from my former employer, is there any income I should report as retirement income?**

You should report income from all your retirement accounts. A retirement account is an annuity or work-related plan that gives you an income when you stop working.

The retirement income category includes some income sources you might not be considering. That may include:

- A 401K plan
- Individual retirement accounts
- A Keogh plan (if you're self-employed)
- Another retirement plan administered by an employer or union
- A disability plan

You must count everything you expect to get from any retirement account in the next 12 months. That includes:

- Distributions
- Payments
- Withdrawals

The only exception is if you haven't withdrawn anything from your retirement account before and withdraw the full amount at once. The withdrawal doesn't need to be reported as income.

## **Should I count income that I get from rental properties?**

Subtract your annual operating expenses from your annual gross rental income. Include your net rental income amount under "Other income" on your application.

Operating expenses include:

- Advertising for tenants
- Insurance
- Repairs
- Taxes
- Utilities

You can also subtract depreciation from your gross rental income if your gross rental income:

- Could be reported to the Internal Revenue Service as self-employment income.
- Makes you subject to the federal self-employment tax.

Note: This typically applies to real estate agents who buy and sell land or farmers who report income as self-employment income.

For more information, see IRS Publication 535.

## **If my spouse lives in a nursing home and receives Medicaid but part of their income is allocated to me under the spousal impoverishment rules, do I have to count that as income?**

In this case, you are considered a "community spouse" (the spouse of someone who is receiving Medicaid and lives in a long-term care facility, such as a nursing home) and the income should be counted and included on your application. Only report the amount that is actually allocated to you.

## **If my spouse lives at home with me but participates in a home- and community-based services program, how should I report the income allocated to me?**

You should include both your income and your spouse's income on your application. You should report the amount that is allocated to you under your spouse's income. Do not report the amount that is allocated to you under your income.

## **What types of income do not count for SeniorCare?**

The following types of income are not counted for SeniorCare:

- Active Corps of Executives (ACE) payments
- Adoption Assistance payments
- Agent Orange Settlement Fund payments
- Disaster and emergency assistance payments made by federal, state, county, or local agencies or made by other disaster assistance programs
- Earned Income Tax Credit payments
- Earnings of a census enumerator
- Emergency Fuel Assistance payments
- Foster care payments
- Foster Grandparents Program payments
- Governmental rent or housing subsidies
- Homestead Tax Credit payments
- Income tax refunds (both state and federal)
- Individual Development Account payments
- Kinship Care payments
- Low-Income Energy Assistance Program payments
- Older American Community Service Program payments (except for wages and/or salaries, which are counted)
- Payments from Indian Health Services
- Payments made to people because of their status as victims of Nazi persecution
- Payments received as reimbursement for health care services that are paid out of pocket (whether the payment comes from an insurance company or from a program like Family Care or IRIS (Include, Respect, I Self-Direct))
- Payments received as reimbursement for medical, long-term, or dependent care expenses from an insurance company
- Payments received from a class action settlement of Susan Walker v. Bayer Corp. (these are to people with hemophilia who contracted the human immunodeficiency virus (HIV) from contaminated blood products)
- Penalty payments made when the state doesn't correctly process child support refunds
- The portion of veterans' benefit payments that is used for unusual medical expenses, aid and attendance benefit, or housebound allowance
- Reimbursement from the U.S. Department of Veterans Affairs for medical costs
- Reverse mortgage payments
- Radiation Exposure Compensation Program payments made to compensate for injury or death caused by radiation from nuclear testing and uranium mining
- Reimbursements from an insurance company for prescriptions purchased
- Restitution payments to Japanese-Americans (or their survivors) and Aleuts who were interned or relocated during World War II
- Retired Senior Volunteer Program (RSVP) payments

- Service Corps of Retired Executives (SCORE) payments
- University Year for Action Program payments
- Volunteers in Service to America (VISTA) payments
- Wisconsin Works (W-2) payments for transitional and community service jobs
- Wisconsin's Family Support Program payments
- Withdrawals from your savings and checking accounts, certificates of deposit, or money market accounts (the interest earned on these accounts is counted as income, however)

### **What should I do if I reported my income incorrectly on my application?**

Call SeniorCare Customer Service at 800-657-2038.

You have 45 days after you get your enrollment letter to let SeniorCare know of any income corrections. After 45 days, you'll have to submit a new application with an additional \$30 enrollment fee per person.

## **General: Benefits and Out-of-Pocket Expenses**

### **What is a benefit period?**

This is how long you get benefits. For SeniorCare, the benefit period is 12 months. Your benefits begin the month after SeniorCare receives your completed application and enrollment fee. You'll get an enrollment letter with your benefit period included. You should keep this letter for your records.

### **Is there an enrollment fee?**

Yes. It's \$30 per person per year.

### **What is a copayment?**

A copayment, or copay, is the amount you pay for each prescription you get. All SeniorCare participation levels have copays. The copay amounts are \$5 for each covered generic drug and \$15 for each covered brand-name drug.

### **How do I know what participation level I have when I enroll?**

SeniorCare will send you a letter that will tell you if you have been approved for SeniorCare. If you have been approved, your letter will tell you what participation level you're enrolled in. If you didn't keep your letter, you can call SeniorCare Customer Service at 800-657-2038 and they can tell you.

### **If my spouse passed away and we had SeniorCare together, am I able to continue in SeniorCare?**

Yes. Your benefits don't stop or change because your spouse passed away. You may reapply to establish a new benefit level if your spouse's death results in lower income.

### **Would having SeniorCare cause my prescription costs to go up?**

If your pharmacy is charging you more for prescription medicines now that you have SeniorCare, you should call your pharmacy and ask them why. Pharmacies must charge you the same price they charge people who aren't in the program. If your pharmacy can't help you resolve the issue, call SeniorCare Customer Service at 800-657-2038.

## **What should I do if my pharmacy shows that I have prescription drug coverage other than SeniorCare but that's not the case?**

Call your pharmacy to try to solve the problem. If that doesn't work, call SeniorCare Customer Service at 800-657-2038.

If you had other coverage that was canceled, be sure you know the end date of the other coverage before calling.

## **What if I have other prescription drug coverage and I enroll in SeniorCare?**

You can enroll in SeniorCare no matter what coverage you have—unless you're enrolled in Medicaid. SeniorCare will coordinate your coverage with your other insurance. That includes Medicare Part B or D.

## **What is the SeniorCare rate?**

The rate is a discount that Wisconsin sets on most covered prescription drugs. It is the rate that members pay during the phase when they're meeting their deductible.

## **Deductible: Benefits and Out-of-Pocket Expenses**

### **What is a deductible?**

A deductible is an amount that members of SeniorCare participation levels 2A, 2B, and 3 pay each year for covered drugs before they move to the copay participation level.

Until they meet their deductible, members get covered drugs at the SeniorCare rate. Only drugs purchased at that rate will be used to meet the deductible. They'll automatically be tracked by SeniorCare.

## **If I have a deductible, when does SeniorCare start paying?**

Although it may not look like SeniorCare is paying for anything while you meet your deductible, you're actually receiving most of your medicines at the SeniorCare rate. After you meet your deductible, you'll only have to pay the copay for covered prescription drugs.

## **Will I have to keep track of how much of my deductible I've met?**

No. SeniorCare automatically tracks what you've paid for the covered drug costs toward your deductible. During this time, you'll get your prescriptions at the SeniorCare rate. Once you've met your deductible, you'll only have to pay the copay for covered prescription drugs.

## **Can I pay for my deductible in advance?**

No. Only covered prescription drugs purchased at the SeniorCare rate will count toward your deductible.

## **What if I don't meet my deductible during my 12-month benefit period?**

Prescription drug costs don't carry over to the next benefit period. If you become eligible for another 12-month benefit period, you'll have to start paying toward your new deductible.

## **What if my pharmacy says I owe a deductible or owe the wrong deductible because I made a mistake on my application, but I've corrected the mistake?**

Call SeniorCare Customer Service at 800-657-2038.

## **Spenddown: Benefits and Out-of-Pocket Expenses**

### **What is a spenddown?**

Spenddown is the total amount that SeniorCare members with participation level 3 have to pay for covered drugs before they start having to pay toward a deductible.

If you have a spenddown, it is the difference between your gross annual income and 240% of the current federal poverty level. Learn about SeniorCare participation levels and annual income limits at [www.dhs.wisconsin.gov/seniorcare/fpl.htm](http://www.dhs.wisconsin.gov/seniorcare/fpl.htm).

The spenddown amount is shared for a married couple when both are eligible for SeniorCare.

### **Will I have to keep track of my spenddown amount?**

No. SeniorCare automatically keeps track of your covered drug costs during the spenddown period. During this period, there is no discount on drug costs. You'll be responsible for the retail price of the covered prescription drug. Once you've met your spenddown requirement, you'll begin getting your covered prescription drugs at the SeniorCare rate.

### **Can I pay for my spenddown in advance?**

No. Only covered prescription drugs purchased at the retail rate count toward your spenddown.

### **What if I don't meet my spenddown during my 12-month benefit period?**

Prescription drug costs used to meet the spenddown don't carry over to the next benefit period. If you become eligible for another 12-month benefit period, you'll start a new spenddown.

### **What if my pharmacy shows that I have a spenddown due to a mistake on my application that has since been corrected?**

Call SeniorCare Customer Service at 800-657-2038.

## **Covered Drugs**

### **What drugs are covered by SeniorCare?**

The program covers most medically necessary drugs as long as the drug manufacturer has signed a rebate agreement with SeniorCare. There are exceptions, though. You may be asked to use the generic form of a drug or to get a prior authorization for certain medicines. A prior authorization means the medicine must be approved by SeniorCare first to be covered.

If you have questions, call SeniorCare Customer Service at 800-657-2038.

### **What is a SeniorCare rebate agreement?**

A rebate agreement happens when a manufacturer agrees to make rebate payments to the SeniorCare program for prescription drugs that were paid for by SeniorCare. Rebates from manufacturers help fund the program.



## **Does SeniorCare cover insulin?**

SeniorCare covers insulin from manufacturers that have signed rebate agreements with the program. Not all insulins are covered. Work with your health care provider to make sure your insulin is covered.

## **Why can't my prescriptions be filled for three months?**

Most prescriptions are limited to a 34-day supply. There are a few classes of medicine that are allowed to be filled as a three-month supply. Ask your pharmacist and health care provider if you can get a three-month supply of your prescription.

## **How do I know if my pharmacy will accept my SeniorCare card?**

Over 95% of pharmacies in Wisconsin participate in the SeniorCare program. Your pharmacy can tell you if they participate.

You can also call SeniorCare Customer Service at 800-657-2038.

## **Are over-the-counter drugs covered when they're prescribed by a health care provider?**

The only over-the-counter drug that is covered by SeniorCare is insulin.

## **Vaccines**

### **Does SeniorCare include vaccine coverage?**

Yes, SeniorCare covers vaccines that are recommended by the CDC's Advisory Committee on Immunization Practices for people aged 65 and older when given in a pharmacy.

## **Will SeniorCare cover vaccines if I have other insurance?**

Depending on other insurance you have in addition to SeniorCare, you may need to get some vaccines at a pharmacy and others at your doctor's office. Learn more from our vaccine fact sheet, available at [www.dhs.wisconsin.gov/publications/p03273.pdf](http://www.dhs.wisconsin.gov/publications/p03273.pdf).

## **Are there out-of-pocket expenses for vaccines?**

No, you will not have to pay out-of-pocket expenses for vaccines.

## **Other Benefits with SeniorCare**

### **Are there other benefits I can get with SeniorCare?**

Yes. You can get medication therapy management services. This is when the pharmacist answers questions you may have about your prescriptions to:

- Help you better understand the medicines you take.
- Make sure you're only taking medicines you need.
- Make sure you're taking your medicines correctly.

## **Eligibility**

### **How do I know if I'm a Wisconsin resident?**

To be a Wisconsin resident, you must meet at least one of the following:

- Be considered a Wisconsin resident for tax purposes
- Be registered to vote in Wisconsin
- Have a permanent residence in the state. You may live temporarily outside of Wisconsin if your permanent residence is in Wisconsin.

Note: There isn't a specific time period you must be a Wisconsin resident before you can apply for SeniorCare.

## **Can I apply for SeniorCare if I'm not a U.S. citizen?**

You can if you have qualifying immigrant status. If you don't know your status, you can apply and SeniorCare will let you know if you're eligible.

After SeniorCare gets your application and enrollment fee, you'll get a letter asking for a copy of both sides of your immigration registration card. You'll also be asked to identify your country of origin. Do not send copies of your immigration card until it's requested. If you are found not eligible, SeniorCare will return your fee.

## **Billing**

### **What should I do if I don't believe my pharmacy is billing SeniorCare correctly or at all?**

Ask your pharmacy if they have your SeniorCare information on file. You may need to show your SeniorCare card. Your pharmacy should bill any other insurance you may have first and bill SeniorCare after your other insurance, including Medicare. SeniorCare is the payer of last resort.

If you still have questions, call SeniorCare Customer Service at **800-657-2038**.

### **What should I do if I didn't get my SeniorCare card?**

If you didn't get your card within two weeks of getting your enrollment letter, call SeniorCare Customer Service at **800-657-2038** to request a new card.

You can also view your card on the MyACCESS mobile app and show the electronic version at the pharmacy, or download and print a PDF version.

