

Information About SeniorCare

What is SeniorCare?

SeniorCare is a program for Wisconsin residents who are 65 or older. The program helps seniors pay for prescription drugs and vaccines.

Who can enroll in SeniorCare?

To enroll in SeniorCare you must be:

- A Wisconsin resident.
- A U.S. citizen or qualifying immigrant.
- Age 65 or older.

How do I apply for SeniorCare?

To apply for SeniorCare, request an application from the SeniorCare Customer Service hotline at 800-657-2038 or print one at www.dhs.wisconsin.gov/seniorcare.

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.

How much will SeniorCare cover?

Your annual income determines your level of coverage in SeniorCare and how much SeniorCare will cover. See the table on the following page for out-of-pocket expenses and benefits for each level of participation.

Is there an enrollment fee?

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

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.

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 a copay?

A copayment, or copay, is the amount you pay for each prescription you get. All SeniorCare participation levels have copays. The copay is \$5 for each covered generic drug, \$15 for each covered brand-name drug, and \$0 for vaccines.

What is a deductible?

A deductible is how much a participation level 2A, 2B, or 3 member of SeniorCare pays each year for covered drugs before they can move to the copay level.

Only SeniorCare covered prescription drugs can be used toward your deductible.

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.

What is a SeniorCare Spenddown?

Spenddown is the amount that a participation level 3 member must pay for covered prescription drugs during a 12-month benefit period. It is equal to the difference between your annual income and 240% of the federal poverty level (FPL). In 2025, that's \$37,560 for an individual, or \$50,760 for a married couple living together. After the spenddown has been met, you still need to meet a deductible.

SeniorCare 2025 Annual Income Limits and Out-of-Pocket Expenses by Level of Participation		
Level	Income Limits	Out-of-Pocket Expenses
1	Income at or below 160% of the FPL Individual: \$25,040 Couple: \$33,840	<ul style="list-style-type: none">No deductible or spenddown.\$5 copay for each covered generic prescription drug.\$15 copay for each covered brand name prescription drug.\$0 for vaccines
2A	Income between 160% and 200% of the FPL Individual: \$25,041 to \$31,300 Couple: \$33,841 to \$42,300	<ul style="list-style-type: none">\$500 deductible per person.Pay the SeniorCare rate for covered drugs until the \$500 deductible is met.After \$500 deductible is met, pay a \$5 copay for each covered generic prescription drug and a \$15 copay for each covered brand name prescription drug.\$0 for vaccines
2B	Income between 200% and 240% of the FPL Individual: \$31,301 to \$37,560 Couple: \$42,301 to \$50,760	<ul style="list-style-type: none">\$850 deductible per person.Pay the SeniorCare rate for covered drugs until the \$850 deductible is met.After \$850 deductible is met, pay a \$5 copay for each covered generic prescription drug and a \$15 copay for each covered brand name prescription drug.\$0 for vaccines
3	Income more than 240% of the FPL Individual: \$37,561 or more Couple: \$50,761 or more	<ul style="list-style-type: none">Pay retail price for covered drugs during the spenddown phase.After the spenddown is met, meet an \$850 deductible per person.Pay the SeniorCare rate for covered drugs until the \$850 deductible is met.After \$850 deductible is met, pay a \$5 copay for each covered generic prescription drug and a \$15 copay for each covered brand name prescription drug.\$0 for vaccines

Where can I get more information?

Call SeniorCare Customer Service at 800-657-2038 or 711 (TTY) or visit the SeniorCare website at www.dhs.wisconsin.gov/seniorcare.

