

You Gave  
Now \$ave

# Guide to Benefits for Seniors

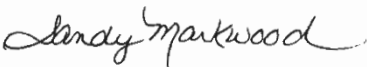


# Introduction

USAging and the National Council on Aging (NCOA) are committed to helping ensure that older adults know about public and private benefit programs that will help you age well in your home and community. There are many forms of assistance available to older adults who sometimes find it difficult to pay for basic needs such as health care, food, housing and transportation.

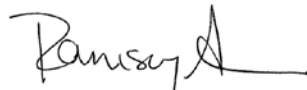
The Guide to Benefits for Seniors will help older adults, their families and others explore options that can help meet the costs of daily living. Assistance may come in the form of a voucher, discounts for goods, and free or reduced-price services. These resources are offered through federal, state and local benefit programs and nearly all are available nationwide.

We urge you to take the time to review the information in this guide, explore the resources that relate to your circumstances and, if you discover you qualify for benefits, take the next step and apply. Now is the time to get the resources you earned and save some money at the same time!



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**USAging**

Leaders in Aging Well at Home

USAging represents and supports the national network of Area Agencies on Aging and advocates for the Title VI Native American aging organizations that help older adults and people with disabilities live with optimal health, well-being, independence and dignity in their homes and communities. Learn more at [usaging.org](https://usaging.org).



The National Council on Aging (NCOA) is the national voice for every person's right to age well. We believe that how we age should not be determined by gender, color, sexuality, income, or zip code. Working with thousands of national and local partners, we provide resources, tools, best practices, and advocacy to ensure every person can age with health and financial security. Founded in 1950, we are the oldest national organization focused on older adults. Learn more at [ncoa.org](https://ncoa.org).

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## General Resources



### **Eldercare Locator**

The Eldercare Locator is the only federally funded national information and referral resource to provide support to consumers across the spectrum of issues affecting older adults. The Eldercare Locator was established and is funded by the U.S. Administration for Community Living and is administered by USAging. The Locator's National Call Center is open Monday through Friday from 9:00 a.m. to 8:00 p.m. ET and serves as a trusted gateway for older adults and caregivers searching for information and resources on a wide range of topics, including transportation, home and community-based services, housing and health insurance.

#### **Learn More**

Call toll-free (800) 677-1116  
or visit [www.eldercare.acl.gov](http://www.eldercare.acl.gov).

### **BenefitsCheckUp®**

The National Council on Aging's BenefitsCheckUp® is the nation's most comprehensive free, online service to screen seniors who have limited income for benefits. It includes more than 2,000 public and private benefits programs from all 50 states and the District of Columbia.

#### **Learn More**

Visit [www.benefitscheckup.org](http://www.benefitscheckup.org).



# Health Assistance



## Medicaid

If you have limited income and resources, Medicaid can provide you with medical care and possibly long-term care. Each state sets its own eligibility guidelines and decides what types of services will be provided. There are many different types of Medicaid coverage, including:

- **Health Insurance:** This health insurance program pays for a broad range of medical services such as doctor visits, inpatient and outpatient hospital services, lab tests, x-rays, medical transportation and more. To receive program benefits, you must go to a doctor or health care provider that participates in Medicaid.
- **Home and Community-Based Services (HCBS):** Medicaid may also provide long-term services and support in your home or community. The type and amount of services available depend on your needs, what your state covers, your income and assets, and the availability of services. Services may include personal care, housekeeping and chore services, adult day care, respite care, transportation, medical supplies and equipment, home-delivered meals, grocery shopping, adaptive technology and housing repairs and modifications.
- **Institutional Long-Term Care (LTC):** Medicaid provides nursing home or similar institutional care if you have a medical condition that requires the skills of a licensed nurse on a regular basis.



## Can I Apply?

To get help from Medicaid, generally, you must have limited income and assets. Depending on your state's guidelines, you may also have to meet an age, disability or blindness requirement.

Medicaid spend-down may be an option for you if your income is over your state's Medicaid limit. Spend-down will allow you to use money spent on medical expenses to "spend down" to the Medicaid limit so you can receive benefits. The spend-down amount is any excess income over the Medicaid limit.

### Learn More

For more information about Medicaid, contact your state's Medicaid office. See the list of state offices and toll-free numbers at: [www.medicaid.gov/about-us/contact-us/contact-your-state-questions/index.html](http://www.medicaid.gov/about-us/contact-us/contact-your-state-questions/index.html).

## Medicare Savings Programs

Medicare Savings Programs (MSP) help people with limited income and assets pay for some Medicare costs related to their health care (but not prescriptions; see the Prescription section on page 5 for help with drug costs). MSP pay the late enrollment penalty if you owe one. Your state Medicaid program works with Medicare to provide you with this assistance.

There are four types of Medicare Savings Programs:

- The **Qualified Medicare Beneficiary (QMB) Program** pays for Medicare premiums (Part A, if applicable, and Part B), deductibles, copayments and/or coinsurance.
- The **Specified Low-Income Medicare Beneficiary (SLMB) Program** and the **Qualified Individual (QI) Program** help pay for Medicare Part B premiums.
- The **Qualified Disabled and Working Individuals (QDWI) Program** pays for Medicare Part A premiums for people with Medicare who are under age 65, disabled and no longer qualify for free Medicare Part A because they returned to work.



## Can I Apply?

You can participate in Medicare and Medicare Savings Programs if you are able to enroll in Medicare and have limited income and savings. The program guidelines vary by state. Even if you do not qualify for other kinds of Medicaid, you may be able to receive one of the Medicare Savings Programs to help cover your Medicare costs.

### Learn More

For more information about Medicare Savings Programs, call your State Health Insurance Assistance Program (SHIP) or contact your state's Medicaid office. You can find contact details for your SHIP at: **[www.shiphelp.org](http://www.shiphelp.org)** (877-839-2675) and for your state Medicaid office at: **[www.medicaid.gov/about-us/contact-us/contact-your-state-questions/index.html](http://www.medicaid.gov/about-us/contact-us/contact-your-state-questions/index.html)**.





# Prescription Assistance



## **Low-Income Subsidy (LIS)/Extra Help**

If you are able to access Medicare Part D drug coverage, and have limited income and savings, you may be able to receive “Extra Help” from the Medicare Part D Low-Income Subsidy (LIS/Extra Help). This program can help you pay for your Part D premiums, deductibles and prescription copayments. Extra Help has two levels of help and the level of assistance you receive depends on your income and resources.

## **Can I Apply?**

You get the Extra Help program based on your income and resources. Some people do not need to apply for Extra Help. They receive it automatically because they have Medicaid, Supplemental Security Income (SSI) or a Medicare Savings Program (except Qualified Disabled and Working Individuals, QDWI). If you receive help from one of these programs, you do not need to apply.

If you qualify, you can join/switch a Medicare drug plan several times each year. You will not have to wait for the annual enrollment period every fall to join a plan and you will not pay a penalty premium on your Part D plan, even if you are enrolling late.

Likewise, there is a temporary drug insurance called Limited Income Newly Eligible Transition Program (LI NET)



for people with Extra Help who have not yet enrolled in a Medicare drug plan. Your pharmacy can enroll you in LI NET when you pick up your medicine if you have a letter from Social Security or Medicaid proving you get Extra Help.

### Learn More

Call your State Health Insurance Assistance Program (SHIP). You can find contact details for your SHIP at: **[www.shiphelp.org](http://www.shiphelp.org)** or (877) 839-2675. If you need to apply—because you do not have Medicaid, a Medicare Savings Program or SSI—you can apply easily online at: **[www.ssa.gov/benefits/medicare/prescriptionhelp](http://www.ssa.gov/benefits/medicare/prescriptionhelp)** or call the Social Security Administration at (800) 772-1213 to learn how to apply. If you are approved for Extra Help and don't have a Medicare drug plan, visit the LI NET website for more information: **[www.humana.com/linet](http://www.humana.com/linet)** and search "Medicare Limited Income Newly Eligible Transition Program."



## State Pharmaceutical Assistance Programs (SPAPs)

Some states have programs to help people who have limited incomes and savings pay for their prescriptions. Some SPAPs help people in Medicare Part D plans pay for certain costs or drugs that Part D does not cover. Because each state runs its own program, each SPAP is different. All SPAPs allow you to purchase your drugs at a lower price.

### Can I Apply?

SPAPs usually are for people with Medicare who have limited incomes and savings, but the rules are different in each state. In order to apply, you must live in an area that offers a SPAP.

#### Learn More

To see if your state has an SPAP, visit [www.medicare.gov/plan-compare/#/pharmaceutical-assistance-program/states](http://www.medicare.gov/plan-compare/#/pharmaceutical-assistance-program/states).

## Patient Assistance Programs (PAPs)

Many drug manufacturers have programs that help people with limited incomes afford their medicines. These are called “Patient Assistance Programs” or PAPs. Through these programs, many drug manufacturers offer the drugs they make for free, or at a discount.

### Can I Apply?

Most PAPs are for people who can’t afford their drugs and don’t have other drug coverage. Several PAPs help people in Medicare Part D plans that are not eligible for the Low-Income Subsidy (LIS/Extra Help).

#### Learn More

Call (888) 477-2669 to learn if you qualify and if your prescription may be available at no charge or at a low-cost fee. You can also visit [www.needymeds.org](http://www.needymeds.org).



# Food Assistance



## **Supplemental Nutrition Assistance Program (SNAP)**

SNAP helps you buy the food you need for good health and nutrition. With SNAP, you get benefits on a special debit card (called an EBT Card) on a monthly basis. You can use the card to get food at many grocery stores, as well as through some senior centers or home-delivered meal programs. Also, SNAP has free programs to help with healthy eating habits and physical activity.

If you are eligible for SNAP benefits, the amount you receive will depend on your income (such as money from a job, Social Security or interest); your housing, utility and medical expenses; where you live; and how many people live in your home.

## **Can I Apply?**

SNAP is for people with limited incomes and resources. Some of the things you own, such as your home and car, may not be counted when determining whether you meet the program guidelines.

### **Learn More**

Call (800) 221-5689 or visit: [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap)

Download your state SNAP application at

[www.benefitscheckup.org/getSNAP](http://www.benefitscheckup.org/getSNAP).



## Emergency Food Assistance Program (TEFAP)

TEFAP helps you get basic foods, such as fruits, vegetables, cheese, pasta, soups and beans, which are necessary for adequate nutrition. You may visit a local organization like a food pantry or soup kitchen to receive the food or a free meal. TEFAP is different in each state.

### Can I Apply?

TEFAP is for people who have limited incomes and resources and varies by state. Some of the things you own, such as your home and car, may not be counted when determining whether you meet the program guidelines.

#### Learn More

Call the National Hunger Hotline at (866) 348-6479 or visit: [www.fns.usda.gov/tefap](http://www.fns.usda.gov/tefap).

## Senior Farmers' Market Nutrition Program (SFMNP)

This program provides coupons that can be used to buy fresh fruits, vegetables, honey and herbs at farmers' markets, roadside stands and community programs that grow fruits and vegetables. This assistance is only available in certain states.

### Can I Apply?

People age 60 or older with low incomes may apply, but you must live in a state that offers the program.

#### Learn More

Call (866) 348-6479 to get your state hotline phone number to see if your state provides the Senior Farmers' Market Nutrition Program. You can also visit [www.fns.usda.gov/sfmnp](http://www.fns.usda.gov/sfmnp).



## Commodity Supplemental Food Program (CSFP)

This program provides a monthly food package that you may pick up from participating local agencies and take home. This assistance is only available in certain states.

### Can I Apply?

People age 60 or older who have low incomes may apply, but you must live in an area that offers CSFP.

### Learn More

Call (866) 348-6479 or visit [www.fns.usda.gov/csfp](http://www.fns.usda.gov/csfp) to find out if CSFP is available in your area.





# Household Utilities

## **Low Income Home Energy Assistance Program (LIHEAP)**

LIHEAP can help you with your fuel bills so you can stay warm in the winter and cool in the summer. By using your home's heating and cooling system, you can reduce your risk of health and safety problems. The amount of aid and how often you may receive it depends upon where you live.

### **Can I Apply?**

Any household that meets the income threshold can apply. Priority is given to low-income households with older adults, people with disabilities and/or young children.

### **Learn More**

Call (866) 674-6327 to find out if and where you can apply for LIHEAP assistance in your area. You can also visit **[www.acf.hhs.gov/ocs/map/liheap-map-state-and-territory-contact-listing](http://www.acf.hhs.gov/ocs/map/liheap-map-state-and-territory-contact-listing)**.

For additional resources on energy assistance contact the National Energy Assistance Referral project at (866) 674-6327 or TTY (866) 367-6228.

## **Weatherization Assistance Program (WAP)**

WAP can help make your home more energy efficient. By doing so, you can reduce your heating and cooling



expenses. The amount of help and how often you may receive it depends upon where you live.

### **Can I Apply?**

Any household that meets the income threshold can apply. Priority is to be given to low-income households with older adults, people with disabilities and/or young children.

#### **Learn More**

Call (866) 674-6327 to find out if and where you can apply for WAP assistance in your area. You can also visit [www.energy.gov/eere/wap/how-apply-weatherization-assistance](http://www.energy.gov/eere/wap/how-apply-weatherization-assistance).

### **Local Utility Discounts**

Local utility discount programs may offer discounts for seniors on services such as natural gas, electric and phone services.

#### **Learn More**

For more information, call your local utility provider.

### **Lifeline Phone Discount Program**

Lifeline can help you get monthly discounts on your basic wireless or home telephone service. The discounts can include a lower phone bill or free wireless minutes. You get the discounts through your local telephone company.

### **Can I Apply?**

You can get help from this program if you have limited income or you are currently enrolled in Medicaid, SSI, Temporary Assistance for Needy Families (TANF), LIHEAP, SNAP, Public Housing or Section 8.

#### **Learn More**

Call your local telephone company and ask for the sales department. Tell customer service that you would like to apply for Lifeline. Participating providers are listed at [www.lifelinesupport.org](http://www.lifelinesupport.org).





# Housing Assistance



## HUD Programs

The U.S. Department of Housing and Urban Development (HUD) has a range of programs to help older adults with their housing needs. These programs include assistance to:

- continue living in your home;
- find an apartment (including units for older adults and people with disabilities, housing choice voucher assistance, public housing and other affordable rentals);
- find housing with services (e.g., assisted living, retirement communities, etc.); and
- protect your legal rights

HUD also sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, evictions, loan defaults or foreclosures, and credit issues.

## Can I Apply?

The type of assistance offered varies by program. Use the contact information on the next page to find more information on how to apply.



For more information on housing options for older adults, visit **[www.hud.gov/topics/information\\_for\\_senior\\_citizens](http://www.hud.gov/topics/information_for_senior_citizens)**. To find a HUD-approved housing counselor, call (800) 569-4287 or visit **[www.hud.gov/i\\_want\\_to\\_talk\\_to\\_a\\_housing\\_counselor](http://www.hud.gov/i_want_to_talk_to_a_housing_counselor)**.





## Income, Tax and Legal Support



### **Supplemental Security Income (SSI)**

This program provides cash support to those who are age 65 or older, or blind or disabled.

#### **Can I Apply?**

People age 65 or older or younger adults living with a disability who have very low incomes and limited savings can apply. You must visit your local Social Security office to complete your SSI application.

#### **Learn More**

Call at (800) 772-1213 to find out where you may apply for SSI. You can also visit:  
**[www.socialsecurity.gov/ssi](http://www.socialsecurity.gov/ssi)**

### **Senior Community Service Employment Program (SCSEP)**

The Senior Community Service Employment Program (SCSEP) provides employment and job training assistance to workers age 55 and older.

#### **Can I Apply?**

Unemployed adults age 55 and older with limited income can apply. SCSEP participants are matched with part-time jobs at community service organizations, which often lead to full-time jobs.



## Learn More

For more information call (877) 872-5627 or visit [www.servicelocator.org/olderworkers](http://www.servicelocator.org/olderworkers).

## Tax Counseling for the Elderly (TCE)

The TCE Program uses trained volunteers from nonprofit organizations to provide free tax counseling and basic income tax return preparation to people age 60 and older.

### Can I Apply?

People age 60 or older may apply for tax counseling services.

## Learn More

Call (800) 829-1040 to find out about the TCE program and how to apply. You can also visit [www.irs.gov](http://www.irs.gov) and search "tax counseling".

## Legal Aid for the Elderly (Legal Services Offices and Hotline Services)

Sometimes older adults have legal problems such as threats of eviction or foreclosure, or denials or cut-offs of Medicaid, SNAP or SSI. Legal assistance may be available to you at no cost to help solve these kinds of problems. Legal assistance programs may provide support for other kinds of legal matters, such as preparing health care directives so you can select someone to make decisions about your care if you are not able to.

### Can I Apply?

People age 60 or older may qualify for services. The types of services vary by state.



## Learn More

Call (866) 949-CERA (2372) to find out where you may access free legal services in your state. You can also visit: **[www.usa.gov/legal-aid](http://www.usa.gov/legal-aid)**.

Alternatively, your local Area Agency on Aging (AAA) can also help you access legal services. Call the Eldercare Locator at (800) 677-1116 or visit **[eldercare.acl.gov](http://eldercare.acl.gov)** to connect with the AAA in your community.

To obtain a state-by-state directory of lawyers who specialize in elder law as well as those who work with people with disabilities, contact the National Academy of Elder Law Attorneys (NAELA) at (703) 942-5711 or **[www.naela.org](http://www.naela.org)**.

## Property Tax Relief

Many counties and cities offer property tax relief to older adults and people with disabilities. These programs either lower the cost of your property tax bill or exempt you from your tax entirely.

## Can I Apply?

The types of property tax relief available vary by state. You must be a homeowner, and usually meet some form of age, disability or income requirement.

## Learn More

Contact your county/city tax office to ask about what programs are available.

Or visit **[www.benefitscheckup.org](http://www.benefitscheckup.org)** and select "Resources Near Me" to find programs and offices in your area.



## Transportation Resources



Every community has different transportation resources. Several types of local organizations or programs can help identify the local transportation options that will best serve your needs, including public transit agencies, Area Agencies on Aging (AAAs), Aging and Disability Resource Centers (ADRCs) and 211 services.

- To find the local public transit agency near you, check the American Public Transportation Association webpage directory at **[www.apta.com/research-technical-resources/public-transportation-links](http://www.apta.com/research-technical-resources/public-transportation-links)**.
- To find the Area Agency on Aging or the Aging and Disability Resource Center in your community, call the Eldercare Locator at (800) 677-1116, Monday-Friday from 9:00 a.m. to 8:00 p.m. ET or visit **[eldercare.acl.gov](http://eldercare.acl.gov)**.
- Your state's 211 information line can provide you with information on a variety of services, including local transportation options. Dial 2-1-1 or visit **[www.211.org](http://www.211.org)** for a listing of 211 websites by state.

It is important to remember that transportation services vary among communities and a number of different types of transportation exist, including public transit, specialized transportation or paratransit, volunteer driver programs, transportation with assistance and private-pay transportation.



## Can I Apply?

- The best place to start when contacting these agencies is to ask if there is a mobility manager you can speak with or another staff member who is familiar with the range of available local transportation options. Once you are connected with a transportation service, there are still important questions to ask to ensure the option you choose is safe, reliable and meets your needs.
- How far and when can I travel?
- How much advance notice is required before using the service?
- Is there a waiting list?
- Is there a limitation to the kind of service provided, such as only providing rides to the doctor?
- Are there any eligibility requirements that have to be met (e.g., disability)?
- What is the cost for the service?
- If you require additional support, such as a wheelchair or other mobility device, can they accommodate you?

### Learn More

The National Aging and Disability Transportation Center (NADTC) is a technical assistance program that promotes the availability and accessibility of transportation options for older adults, people with disabilities or caregivers. For general questions about transportation, contact NADTC at **[www.nadtc.org](http://www.nadtc.org)** (866) 983-3222.

Alternatively, your local Area Agency on Aging (AAA) or Aging and Disability Resource Center (ADRC) can also help you access transportation. Call the Eldercare Locator at (800) 677-1116 or visit **[eldercare.acl.gov](http://eldercare.acl.gov)** to get connected to the best resource in your community.



## Special Populations



### **Veterans**

Nearly three-quarters of America's living veterans served during a war or an official period of conflict. As a result, about one-quarter of the nation's population is potentially eligible for U.S. Department of Veterans Affairs (VA) benefits and services because they are veterans or are family members of veterans.

The level of benefits and services vary based on several factors including, but not limited to, service during war time and disability resulting from service.

### **Can I Apply?**

Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. If you or your spouse served in the active military, naval or air service and were discharged or released under conditions other than dishonorable, you may qualify for VA benefits, TRICARE or CHAMPVA. Reservists and National Guard members may also qualify for VA benefits if they were called to active duty (other than for training only) by a federal order and completed the full period for which they were called or ordered to active duty.





## Learn More

To learn more about VA benefits and what is available in your area, contact the U.S. Department of Veterans Affairs at (800) 827-1000 or VA Health Care at (877) 222-8387 or visit [www.benefits.va.gov/benefits](http://www.benefits.va.gov/benefits).

To learn more about TRICARE visit [tricare.mil](http://tricare.mil) and to learn more about CHAMPVA visit [www.champva.us](http://www.champva.us).

## Native Americans

### Older Americans Act Title VI Native American Aging Programs and Services

Title VI of the Older Americans Act (OAA) provides primary authority for funding nutrition and family caregiver support services to Native American (Indian, Alaska Native and Hawaiian) elders, one of the most economically disadvantaged populations in the nation.

### Can I Apply?

While Native American and Native Alaskan and Hawaiian elders are eligible for all OAA programs, the Title VI Native American Aging Programs run by tribes or native groups are specially developed with their needs in mind.

## Learn More

To find out if there's a Title VI program in your area, contact the Eldercare Locator at (800) 677-1116 or [eldercare.acl.gov](http://eldercare.acl.gov). If there is not a Title VI Native American Aging Program near you, the Eldercare Locator can help you find the Area Agency on Aging where you may be able to access a wide range of home and community-based programs.

You may also use the Native Service Locator [www.nrcnaa.org/service-locator](http://www.nrcnaa.org/service-locator) administered by the National Resource Center on Native American Aging (NRCNAA) which is committed to identifying Native Elder health and social issues. Through education,



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