

 **YOU GAVE  
NOW SAVE**












# Guide to Benefits Programs for Seniors

**ncoa**  
National Council on Aging



*Advocacy. Action. Answers on Aging.*

## Table of Contents

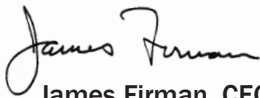
	Resources .....	<b>4</b>
	Health Assistance.....	<b>5</b>
	Prescription Assistance.....	<b>9</b>
	Food Assistance .....	<b>12</b>
	Heating and Cooling Assistance .....	<b>15</b>
	Housing .....	<b>17</b>
	Income and Legal Support.....	<b>18</b>
	Transportation Resources.....	<b>20</b>
	Special Populations.....	<b>21</b>

# Foreword

**T**he National Association of Area Agencies on Aging (n4a) and the National Council on Aging (NCOA) are committed to helping you gain information and access to benefit programs, public and private, so that you can remain independent, living where you choose to live, as long as possible.

While the economic climate continues to challenge us all, if you are older, you may face greater difficulties in paying for basic needs such as health care, food, housing, and transportation. This guide is designed to help seniors and their caregivers learn about benefit programs that are available to assist you to meet your costs of daily living. This assistance may come in the form of a voucher, discounts for goods, or free or reduced price services. These resources are a result of federal and state benefit programs, as well as other social services that may be available in your community.

We hope that this guide is useful in telling you about resources available to help with basic needs and saving money.



**James Firman, CEO**  
NCOA



**Sandy Markwood, CEO**  
n4a

*The National Association of Area Agencies on Aging's (n4a) primary mission is to build the capacity of its members to help older persons and persons with disabilities live with dignity and choices in their homes and communities for as long as possible.*

*The National Council on Aging is a nonprofit service and advocacy organization headquartered in Washington, DC. NCOA is a national voice for millions of older adults—especially those who are vulnerable and disadvantaged—and the community organizations that serve them.*

# Resources



Connecting You to Community Services

## Eldercare Locator

### *What is the Eldercare Locator?*

The Eldercare Locator, a public service of the U. S. Administration on Aging, is a nationwide service that connects you and your caregiver with information on senior services. This service is administered by the National Association of Area Agencies on Aging (n4a).

### *To learn more:*

Call toll-free 1-800-677-1116 or visit [www.eldercare.gov](http://www.eldercare.gov)



## BenefitsCheckUp®

### *What is BenefitsCheckUp®?*

BenefitsCheckUp®, a service of the National Council on Aging (NCOA), is the nation's most comprehensive web-based service offering you information on benefits programs, specifically programs for people with Medicare and limited income and resources.

### *To learn more:*

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

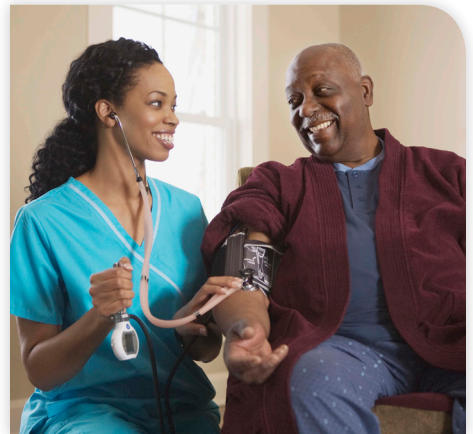
# Health Assistance

## Medicaid

### *What is the program?*

Medicaid can provide you with medical care and other services if you have limited income and resources. Each state sets its own program guidelines and decides what types of services will be provided. There are many different types of Medicaid programs, including:

- **Medicaid/Spend-down:** 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 service provider that participates in Medicaid.



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.

- **Home and Community-Based Services (HCBS):** This special Medicaid waiver program provides long-term support and services in your home or community. The type and amount of services you get will depend on your needs and what your state's waivers cover. 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 modifications.

- **Long-term Care (LTC):** This program provides nursing home/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 resources. Depending on your state's guidelines, you may also have to meet an age, disability, or blindness requirement.

### *To learn more:*

For more information about Medicaid, contact your state's Medicaid office. You can find a list of state toll-free numbers at: [www.benefits.gov/benefits/browse-by-category/category/MED](http://www.benefits.gov/benefits/browse-by-category/category/MED).

## Medicare Savings Programs

### *What is the program?*

Medicare Savings Programs help people with limited income and assets to pay for some of their Medicare costs related to health care (but not prescriptions, see Prescriptions section for help with drug costs). Your state Medicaid program works with Medicare to provide you with this help.

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 you pay for your Medicare Part B premiums.

- **The Qualified Disabled and Working Individuals (QDWI) Program** is for people with Medicare who are under age 65, disabled, and no longer qualify for free Medicare Part A because they returned to work. QDWI pays for Medicare Part A premiums.

### *Can I apply?*

You can take part in this program 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 you cover your Medicare costs.

### *To 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.medicare.gov/contacts](http://www.medicare.gov/contacts) and for your state Medicaid office at: [www.benefits.gov/benefits/browse-by-category/category/MED](http://www.benefits.gov/benefits/browse-by-category/category/MED).



## National Family Caregiver Support Program

### *What is the program?*

The National Family Caregiver Support Program (NFCSP) provides grants to states and territories, based on their share of the population aged 70 and over. These grants fund a range of supports that assist family and informal caregivers to care for their loved ones at home for as long as possible.

The program provides five types of services:

- Information to caregivers about available services,
- Assistance to caregivers in gaining access to the services,
- Individual counseling, organization of support groups, and caregiver training,
- Respite care, and
- Supplemental services, on a limited basis.

### *Can I apply?*

People age 60 or older with low incomes may apply. Eligibility varies by state.

### *To learn more:*

For more information about National Family Caregiver Support Program, contact your local Area Agency on Aging (AAA) or call Eldercare Locator (1-800-677-1116) to find your local AAA office.





# Prescription Assistance

## Low Income Subsidy (LIS)/Extra Help

### *What is Low Income Subsidy (LIS)/Extra Help?*

If you are able to get Medicare's Part D drug coverage, and have limited income and savings, you may be able to get "Extra Help" from the Medicare Part D Low-Income Subsidy (LIS/Extra Help). This program provides help to pay for your Part D premiums, deductibles, and prescription copayments. Extra Help has three levels of help. How much assistance you get depends on your income and resources.

### *Can I apply?*

You may be able to get Extra Help based on your income and resources. Some people do not need to apply for Extra Help. They get it automatically because they have Medicaid, SSI, or a Medicare Savings Program (except QDWI). If you receive help from one of these programs, you do not need to apply.

If you qualify, you can join a Medicare drug plan at anytime. You will not have to wait for the annual time every fall to join a plan and you will not pay a penalty premium to your Part D plan, even if you are enrolling late.

### *To learn more:*

Call your State Health Insurance Assistance Program (SHIP). You can find contact details for your SHIP at: [www.medicare.gov/contacts](http://www.medicare.gov/contacts).



If you have to apply—because you do not have Medicaid, a Medicare Savings Program, or SSI, you can apply easily online at: <http://www.ssa.gov/i1020apply>. Or call the Social Security Administration toll-free at 1-800-772-1213 to find out how to apply. You can learn more about the different levels of Extra Help at: [http://www.mymedicarematters.org/PrescriptionDrugs/ExtraHelp/extra\\_help\\_paying.php](http://www.mymedicarematters.org/PrescriptionDrugs/ExtraHelp/extra_help_paying.php).

## State Pharmaceutical Assistance Programs (SPAPs)

### *What are SPAPs?*

Some states have programs to help people with limited incomes and savings pay for their prescriptions. Some SPAPs help people in Medicare Part D plans to 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 get 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 an SPAP.

**“I’ve never had to ask for help from anybody and this was just magical... I got our SPAP cards already and that’s pretty good because the medicine for my husband’s leukemia is \$10,000/month and it will keep him alive. It’s brought some optimism back into a dark situation.”**

*—Mrs. H, Pennsylvania*

**To learn more:**

To see if your state has an SPAP, you can visit:  
[www.mymedicarematters.org/PrescriptionDrugs/CurrentCoverage/spap\\_contact.php](http://www.mymedicarematters.org/PrescriptionDrugs/CurrentCoverage/spap_contact.php).

## Patient Assistance Programs (PAPs)

**What are 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 who are not eligible for the Low-Income Subsidy (LIS/Extra Help).

**To Learn More:**

Call 1-888-477-2669 to learn if you qualify and if your prescription may be available for free or at a low-cost fee. You can also visit [www.pparx.org/en/gethelp](http://www.pparx.org/en/gethelp).



# Food Assistance

## Supplemental Nutrition Assistance Program (SNAP)

### *What is the program?*

SNAP helps you buy the food you need for good health. With SNAP, you get benefits on a special debit card (called an EBT Card). SNAP puts benefits on this card once a month. You can use the card to get food at certain grocery stores, senior centers, and some meal delivery services, such as Meals on Wheels. Also, SNAP has free programs to help you learn to eat healthy and stay active.

If you can get help from SNAP, 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 savings. Some of the things you own, such as your home and car, may not be counted when determining whether you meet the program guidelines.

### *To learn more:*

Call 1-800-221-5689 or visit: [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap)

**“I have an elderly father-in-law who moved in with us and I am helping him find employment as well as resources like SNAP that he may be eligible for. I am also helping my 87-year-old dad locate adult housing and home care options. BenefitsCheckUp® was easy to navigate, and I found so many resources I did not know about.”**

*—Mrs. I, Florida*

## The Emergency Food Assistance Program (TEFAP)

### *What is the program?*

TEFAP helps you get basic foods, such as fruits, vegetables, cheese, pasta, soups, and beans necessary for adequate nutrition. You'll go to a local agency 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 with 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.

### *To learn more:*

Call the National Hunger Hotline at 1-866-348-6479 or visit: <http://www.fns.usda.gov/fdd/programs/tefap/>

## Senior Farmers' Market Nutrition Program (SFMNP)

### *What is the program?*

This program provides coupons to buy fresh fruits, vegetables, honey, and herbs. You may use coupons 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. You must live in an area that offers the program.

### *To learn more:*

Call 1-866-348-6479 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/wic/SeniorFMNP/SFMNPcontacts.htm](http://www.fns.usda.gov/wic/SeniorFMNP/SFMNPcontacts.htm).

## Commodity Supplemental Food Program (CSFP)

### *What is the program?*

This program provides a monthly food package that you may take home. 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 an area that offers CSFP.

### *To learn more:*

Call 1-866-348-6479 to find out if CFSP is available in your area. You can also visit: [www.fns.usda.gov/fdd/contacts/sdacontacts.htm](http://www.fns.usda.gov/fdd/contacts/sdacontacts.htm).



# Heating and Cooling Assistance

## Low Income Home Energy Assistance Program (LIHEAP)

### *What is this program?*

LIHEAP can help you with your fuel bills so you can stay warm in the winter and/or cool in the summer. By doing so, you can reduce the 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 low-income household can apply. Priority is to be given to those low-income households with seniors, persons with disabilities, and/or young children.

### *To learn more:*

Call toll-free 1-866-674-6327 to find out if where you can apply for LIHEAP assistance in your area. You can also visit: [http://www.acf.hhs.gov/programs/ocs/liheap/grantees/grantee\\_contacts.html](http://www.acf.hhs.gov/programs/ocs/liheap/grantees/grantee_contacts.html).

## Weatherization Assistance Program (WAP)

### *What is this program?*

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 low-income household can apply. Priority is to be given to those low-income households with seniors, persons with disabilities, and/or young children.

### *To learn more:*

Call toll-free 1-866-674-6327 to find out if where you can apply for WAP assistance in your area. You can also visit: [http://www1.eere.energy.gov/wip/wap\\_apply.html](http://www1.eere.energy.gov/wip/wap_apply.html)





# Housing

## HUD Programs

### *What programs are available?*

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

- Stay in your home,
- Find an apartment (including units for the elderly and persons with disabilities, housing choice voucher assistance, public housing, and other affordable rentals),
- Find housing plus help (e.g., assisted living, retirement communities, etc.), and
- Protect yourself from fraud.

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

### *Can I apply?*

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

### *To learn more:*

For more information on housing options for senior citizens, visit [http://portal.hud.gov/hudportal/HUD?src=/topics/information\\_for\\_senior\\_citizens](http://portal.hud.gov/hudportal/HUD?src=/topics/information_for_senior_citizens). To find a HUD-approved housing counselor, call toll-free 1-800-569-4287 or visit [http://portal.hud.gov/hudportal/HUD?src=/i\\_want\\_to/talk\\_to\\_a\\_housing\\_counselor](http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor). To contact your local HUD field office, visit: <http://portal.hud.gov/hudportal/HUD?src=/localoffices>

# Income and Legal Support

## Supplemental Security Income (SSI)

### *What is the program?*

This program provides cash help to those who are 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 go to your local Social Security office to complete your SSI application.

### *To learn more:*

Call toll-free 1-800-772-1213 to find out where you may apply for SSI. You can also visit: [www.socialsecurity.gov/ssi/](http://www.socialsecurity.gov/ssi/).

## Tax Counseling for the Elderly (TCE)

### *What is the program?*

The TCE program provides free tax help to people aged 60 and older. Trained volunteers from non-profit organizations provide free tax counseling and basic income tax return preparation for senior citizens.

### *Can I apply?*

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

### *To learn more:*

Call 1-800-829-1040 to find out about the TCE program and how to apply. You can also visit [www.irs.gov/pub/irs-pdf/p1101.pdf](http://www.irs.gov/pub/irs-pdf/p1101.pdf).

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

### *What is the program?*

Sometimes seniors have legal problems such as threats of eviction or foreclosure, or denials or cut-offs of Medicaid, SNAP, or SSI, that put them at risk. Legal assistance may be available to you at no cost to help solve these kinds of problems. Legal assistance programs may also help with 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 service vary by state.

### *To learn more:*

Call 1-866-949-CERA (2372) to find out where you may access free legal services in your state. You can also visit: [www.legalhotlines.org/seniorlegalaid.php](http://www.legalhotlines.org/seniorlegalaid.php).

# Transportation Resources

## American Public Transportation Association (APTA)

### *What does the organization do?*

APTA and its members and staff work to ensure that public transportation is available and accessible for all Americans in communities across the country.

### *Can I apply?*

Any person of any age or income may use public transportation.

### *To learn more:*

Call 202-496-4800 to find out about public transportation in your area. You can also visit: [www.apta.com/resources/links](http://www.apta.com/resources/links).

## Independent Transportation Network (ITNAmerica)

### *What is the program?*

Ride with ITN begins with an annual membership fee of \$40 for an individual or \$65 for a family membership, and a prepaid Personal Transportation Account™ based on estimated usage. Since you don't pay cash and ITN only uses private automobiles, riding with ITN is more like riding with a friend than taking a taxi.

The Road Scholarship™ program is available for low-income riders. You can plan in advance or ride on demand; ride alone or share a ride; and ride by the hour or by the mile.

### *Can I apply?*

Any person age 65 and older can ride with ITN.

### *To learn more:*

Call 207-857-9001 to find out about Ride with ITN in your area. You can also visit: [www.itnamerica.org/content/AffiliateSites.php](http://www.itnamerica.org/content/AffiliateSites.php).

# Special Populations

## Veterans

Of America's 23.4 million living veterans, nearly three-quarters served during a war or an official period of conflict. About a quarter of the nation's population is potentially eligible for VA benefits and services, because they are veterans or are family members of veterans.

### *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. 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.



### *To learn more:*

To find out more on VA benefits and what is available in your area, contact the VA Benefits Administration at 1-800-827-1000 or VA Health Care at 1-877-222-8387. You can also visit this site to learn about benefits: <http://www.vba.va.gov/VBA/>.

## Native Americans Office of Indian Services

### *What does the office do?*

The U.S. Department of Interior, Indian Affairs, Office of Indian Services, is the resource to learn about support for tribal people and tribal governments. Indian services promote safe and quality living environments, strong communities, self-sufficient and individual rights, while enhancing protection of the lives, prosperity, and well-being of American Indians and Alaska Natives.

### *Can I apply?*

Any person who is of American Indian or Alaska Native ethnicity may apply for services.

### *To learn more:*

Call (202) 208-3710 to find out what benefits may be available to you. You can also visit: [www.bia.gov/WhoWeAre/BIA/OIS/HumanServices/index.htm](http://www.bia.gov/WhoWeAre/BIA/OIS/HumanServices/index.htm). To learn more about health care services available to American Indians/Alaska Natives, visit the Indian Health Service's site: [www.ihs.gov](http://www.ihs.gov)



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