

WORKING WITH
STRUGGLING
MASSACHUSETTS
RESIDENTS 50+
TO WIN BACK
OPPORTUNITY

**INFORMATION
TO HELP YOU:**

Increase your
income

Save money
on prescription
drugs

Pay doctors' bills

Buy groceries

Cover other
basic costs



YOUR GUIDE TO PUBLIC BENEFITS IN MASSACHUSETTS

You have to take care of yourself if you're going to be a good provider. If you're facing challenges that seem overwhelming, you need an opportunity to regroup, so you can go back to being a source of help and hope for family and friends.

AARP Foundation is here for everyone, 50 years of age or older, who is struggling with problems of hunger, isolation, income or housing. In addition, we are working side by side with trusted organizations in your community and nationwide to help you take control, move forward, and feel like a good provider again.

Program guidelines, telephone numbers, and websites are subject to change. For the most up-to-date information in your state, log on to AARP Foundation Benefits QuickLINK at: aarp.org/quicklink.

PAYING FOR HEALTH CARE AND PRESCRIPTION DRUGS

Medicare

Benefit: Medicare is health insurance that helps pay for preventive care, doctor visits, hospital stays, and prescription drugs.

Who can apply: You must be 65 years of age or older or under age 65 and meet the disability guidelines.

How to apply: To apply, call the Social Security Administration at: 1-800-772-1213 and tell the operator where you live. You can also go to: www.socialsecurity.gov and click on the Medicare section. For information about Medicare Prescription Drug Coverage, call Medicare at: 1-800-MEDICARE (1-800-633-4227) or go to: www.medicare.gov.

For help in your state, call Serving the Health Information Needs of Elders (SHINE), also known as the Massachusetts State Health Insurance Assistance Program (SHIP), at: 1-800-243-4636 or go to: www.mass.gov/elders/healthcare/shine/serving-the-health-information-needs-of-elders.html.

Medicare Savings Programs

Benefit: This benefit helps pay for some of your Medicare costs, which can include the Part A and B premiums, deductibles, and co-payments. The amount of help you get depends on your income and resources.

Who can apply: You must have Medicare and have limited income of around \$1,357 per month (single) or \$1,823 per month (married).

How to apply: Go to your local Division of Medical Assistance that serves your county. You may also call the MassHealth Enrollment Center at: 1-800-841-2900 or 800-497-4648 (TTY) to request a MassHealth Application or go to:

<http://www.mass.gov/eohhs/gov/departments/masshealth/>.

Medicare Rx Extra Help

Benefit: This benefit lowers the cost of your prescription drugs offered through Medicare Prescription Drug Coverage (Part D). The monthly premium, deductible, and co-payments you pay depend on your income and resources.

Who can apply: You must have Medicare and have limited income and resources. Your income must be less than \$17,820 a year and your resources must be less than \$13,640 if you are single. If you are married and living together, your income must be less than \$24,030 a year and your resources must be less than \$27,250.

How to apply: To apply online, go to: www.socialsecurity.gov and click on the Medicare section. If you need help applying, call the Social Security Administration at: 1-800-772-1213.

For help in your state, call Serving the Health Information Needs of Elders (SHINE) at: 1-800-243-4636 or go to: www.mass.gov/elders/healthcare/shine/serving-the-health-information-needs-of-elders.html.

Prescription Advantage Program

Benefit: The Prescription Advantage Program provides different benefits depending on whether you are enrolled in Medicare. If you have Medicare, Prescription Advantage works with Medicare Prescription Drug Coverage (Part D) to help you pay for your prescription drugs. If you are not enrolled in Medicare, the program will pay for your prescription medications if you have reached your annual out-of-pocket

spending limit. The out-of-pocket limits vary depending on your income level.

The Prescription Advantage Program does not have any application or enrollment fees.

Who can apply: To get help from this program, you must live in Massachusetts and be 65 years of age or older. If you are younger than 65 years of age, you must be blind or have a disability that is certified by the state. In addition, if you are 65 years of age or older, you must have income less than \$59,400 a year (single) and \$80,010 a year (married). If you are blind or have a disability, your income must be less than \$22,322 a year (single) and \$30,020 a year (married).

How to apply: For more information or to get an application, go to: www.massresources.org/prescription-advantage-description.html or call the Prescription Advantage Program at: 1-800-243-4636.

Medicaid

Benefit: Medicaid helps make medical coverage

more affordable and pays for services such as: hospital care (inpatient and outpatient), health center and clinical services, visits to your healthcare providers (including physician and nurse practitioner), lab tests and x-ray services, nursing home care, and prescription drug coverage (in certain cases). In addition, if you have Medicare, Medicaid may help pay for some of your Medicare costs.

Who can apply: You must have limited income and resources and be 65 years of age or older, blind, and/or have a disability. In some cases, you can get Medicaid if you have high medical bills. The income and resource guidelines can vary for the different types of Medicaid programs available.

How to apply: Go to your local Division of Medical Assistance that serves your county. You may also call the MassHealth Enrollment Center at: 1-800-841-2900 or 800-841-2900 (TTY) to request a MassHealth application or go to: www.mass.gov/eohhs/gov/departments/masshealth.

HELP WITH YOUR HOME

State Property Tax Assistance

Benefit: Massachusetts has many programs that provide you with tax relief. Benefits can include property tax exemptions, credits, and/or abatements.

Who can apply: Each property tax relief program has its own program guidelines. Some of the rules include age, income and resources, and Veteran's status.

How to apply: For more information and to find out how to apply, go to: <http://www.mass.gov/dor/individuals/seniors-students-and-military-personnel/seniors-and-retirees/> and click on

“Property Tax Information” under “Senior and Retiree Overview.”

Low Income Home Energy Assistance Program (LIHEAP)

Benefit: LIHEAP provides your household with a cash grant to help you meet your home heating and cooling costs. The grants are paid either directly to you or to your energy company.

Who can apply: You must have limited income to get LIHEAP. In addition, you must pay your own gas and/or electric bill (either directly or included with your rent).

How to apply: For additional information or help applying, contact the program at: 1-800-632-8175 or go to: <http://www.mass.gov/hed/community/energy/low-income-home-energy-assistance-liheap.html>.

Telephone Assistance/Lifeline

Benefit: Lifeline offers monthly discounts on your basic wireless or home telephone service. The discounts can include a lower phone bill or free wireless minutes.

Who can apply: You can get help if you have limited income or are enrolled in one of the following programs: Medicaid, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), Low Income Home Energy Assistance Program (LIHEAP), Supplemental Nutrition Assistance Program (SNAP), and/or Public Housing or Section 8.

How to apply: To get more information, call the Universal Services Administration Company at: 1-888-641-8722 or go to: www.lifelinesupport.org/lis.

HELP BUYING NUTRITIOUS FOOD

Supplemental Nutrition Assistance Program (SNAP)

Benefit: This program helps you and your family buy food needed for good health. Each month, your state will put money onto a special debit card (called an EBT Card) so that you can buy food from most grocery stores. The amount of money you get on these cards depends on where you live, your household income, and how many people live in your household.

Who can apply: You can get nutrition assistance

if your household has limited income and resources. The program rules are more generous if there is at least one person who is elderly (60 years of age or older) or has a disability living in the household.

How to apply: You can apply for this program at the Department of Transitional Assistance office that serves your city or town. You can also get an application or apply online by going to: <http://www.mass.gov/snap>. If you need help with your application, call: 1-866-950-FOOD (1-866-950-3663).

CASH INCOME

Social Security

Benefit: Social Security offers you a cash benefit based on your work history and the amount you paid into Social Security. The cash benefit helps you meet your needs due to loss of income as a result of retirement, disability, or death. You and your dependents or surviving spouse can receive the Social Security benefit. The benefit amount you will get depends on the earning records for the person who worked.

Who can apply: To get Social Security

retirement benefits, you must have met the work requirements and paid into the Social Security system. You can get the Social Security retirement benefits starting as early as age 62. However, the benefit amount you get will be reduced if you take the benefit before you reach full retirement age.

To get the Social Security disability benefit, you must have become severely disabled while working. You can get this benefit at any age and must have met the work requirements. The number of quarters you will have needed to

work depends on your age.

How to apply: You can apply for Social Security online at: www.socialsecurity.gov and click on "Retirement" or "Disability." You can also apply in person at your local Social Security office. To find your local Social Security office, go to: www.ssa.gov/pgm/reach.htm and click on "Find an Office" or call: 1-800-772-1213.

Supplemental Security Income (SSI)

Benefit: SSI provides a cash benefit to you every month to make sure you have a minimum level of income so that you can pay for basic needs such as: food, clothing, and shelter.

Who can apply: You may get help from this program if you are 65 years of age or older, blind, or have a disability. In addition, you must have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines.

How to apply: You must make an appointment at your local Social Security office to apply. You can find your local Social Security office by calling: 1-800-772-1213 or go to: www.ssa.gov/pgm/links_ssi.htm.

OTHER INFORMATION

Eldercare Locator

The Eldercare Locator connects you to local sources of information for senior services. You can get help by calling: 1-800-677-1116 (hours of operation are Monday–Friday, 9 am–8 pm ET) or visiting: www.eldercare.gov.

Senior Information Hotline

The Massachusetts Executive Office of Elder Affairs' AgeInfo Hotline can connect you to agencies in your state that provide programs and resources for older adults. Call the AgeInfo Hotline at: 1-800-243-4636 or go to: www.800ageinfo.com.

Legal Help

If you need a lawyer but have limited resources, contact the Area Agency on Aging (AAA) in your area for help. To find your local AAA, go to: www.masslegalservices.org.

Benefits QuickLINK

If you want to get more information about what benefits you may be able to get help with and how to apply, go to Benefits QuickLINK at: www.aarp.org/quicklink.