It’s hard to be a good provider if you are in crisis yourself. If you are faced with circumstances beyond your control, you need an opportunity to regroup, so you can go back to being a source of help and hope for friends and family.

AARP Foundation is here for everyone, 50 years of age or older, who is struggling with problems of hunger, isolation, income, and 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 Web sites are subject to change. For the most up-to-date information in your state, log on to Benefits QuickLINK at: www.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.

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 $1,313 per month (single) or $1,765 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: 1-888-665-9993 or 1-888-665-9997 (TTY) to request a MassHealth Application or go to: www.massresources.org/masshealth.html.

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 $17,235 a year and your resources must be less than $13,300 if you are single. If you are married and living together, your income must be less than $23,265 a year and your resources must be less than $26,580.

**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.

Massachusetts Prescription Advantage Program (SPAP)

**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 $57,450 a year (single) and $77,550 a year (married). If you are blind or have a disability, your income must be less than $21,601 a year (single) and $29,159 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: 1-888-665-9993 or 1-888-665-9997 (TTY) to request a MassHealth application or go to: www.mass.gov/eohhs/gov/departments/masshealth.

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**HELP WITH YOUR HOME**

**State Property Tax Assistance for Homeowners and Renters**

**Benefit:** The Senior Circuit Breaker Income Tax Credit provides eligible taxpayers a refund credit on their state income taxes for the real estate taxes paid during the tax year on the residential property they own or rent in Massachusetts. The home must be used as their principal place of residence.

**Who can apply:** The Circuit Breaker Tax Credit is for low and moderate income seniors whose real estate tax payments are greater than 10% of their income. Homeowners and renters can claim the credit. Renters can count 25% of the rent payments they made during the tax year as real estate tax payments.

**How to apply:** For more information, contact the state Taxpayer Service line at 617-887-6367, or toll-free at 1-800-392-6089 (in-state). Or log on to http://www.massresources.org and click on “Tax Credits.”

**Low Income Home Energy Assistance Programs**

**Benefit:** Pays heating and cooling bills, and some energy-related home repairs.

**Who can apply:** Low-income people with annual incomes less than $31,218 for one person or $40,824 for two people.

**How to apply:** For additional information or application assistance call toll-free at 1-800-632-8175 or log on to http://www.massresources.org/energy.html.
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 “Retention” 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 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: www.massresources.org/snap.html. If you need help with your application, call: 1-866-950-FOOD (1-866-950-3663).

Telephone Assistance

**Benefit:** Helps pay for the cost of basic local telephone services.

**Who can apply:** Qualified low-income older adults. You are automatically eligible if you are in one of the following programs: Medicaid, Supplemental Security Income (SSI), Federal Housing Assistance/Section 8 Programs, Food Stamps, Low Income Home Energy Assistance Programs, Bureau of Indian Affairs (BIA) General Assistance, and Tribally Administered Temporary Assistance for Needy Families (TANF).

**How to apply:** Call your local phone company and tell the sales department that you want to apply for Link Up or Lifeline.
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: 1-800-677-116 (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.