

Eldercare Q&A

February, 2014

Check Up On Your Benefits

Q: Is My Mom Getting All The Benefits She's Eligible For?

A: There are more than 2,000 federal, state and private programs that can assist people who are living on limited incomes. Some are better known than others---but you can get help finding these programs in the privacy of your own home with an online program called "BenefitsCheckUp"®.

Benefits CheckUp is a free, online confidential service sponsored by the National Council on Aging which helps you locate programs where you live that can help pay for prescriptions, health care, food, utilities, and more. You can also get help with tax relief, transportation, legal issues, or finding work.

BenefitsCheckUp empowers seniors, family members, or caregivers to determine what benefits they qualify for and how to apply. It asks a series of questions to help identify benefits that could save you money and cover the costs of everyday expenses. After answering the questions, you will get a report created just for you that describes the programs you may get help from. You can fill in many of the applications online, and then print out your application.

Take food for example: approximately six million seniors across America face the threat of hunger each day, and 11% of all seniors have experienced a form of food insecurity over the last year, according to the Meals on Wheels Association. With the help of BenefitsCheckUp, older Americans can find out if they qualify for nutrition assistance programs, such as the Supplemental

Nutrition Assistance Program (SNAP; formerly Food Stamps), to help put food on the table. SNAP helps low-income individuals and families purchase healthy food.

For struggling families, SNAP is making a huge difference in their economic well-being and health. SNAP benefits, if counted as income, lifted 4 million people in the U.S above the poverty line in 2012. SNAP is also good for local economies, because each \$1 in federally funded SNAP benefits generates \$1.79 in economic activity.

Since 2009, there has been a 36% increase in the number of individuals in Massachusetts getting SNAP benefits--roughly 892,000 people today. But many seniors and families still are not getting this nutritional assistance. You can also apply for SNAP by visiting www.mass.gov/vg/selfservice, or call 1-866-950-FOOD.

To try out Benefits CheckUp, go to <https://www.benefitscheckup.org/>.

You can now also find out if you are making the most of your money by reviewing the [EconomicCheckUp®](#) to discover how to cut spending, reduce your debt, find work, and use your home equity.

To speak to an Information Specialist personally about any of these programs in Massachusetts, call 1-800-AGE-INFO, during normal business hours Monday through Friday, and press "1".

