

# Seniors Miss Out On Benefits

### Q: Are there seniors missing out on basic benefits?

**A** Millions of older Americans on limited incomes struggle to pay their prescription, health care, food, and energy costs. The Medicare Improvements for Patients and Providers Act (MIPPA), was created to help seniors on a fixed budget. .

One of the programs created by MIPPA is the Serving Health Information Needs of Everyone (SHINE), which helps people on Medicare apply for the Medicare Part D (drug) program, or get the Extra Help/Low-Income Subsidy (LIS) and the Medicare Savings Programs (MSPs). The Social Security Administration says the value of the Part D Low Income Subsidy is around \$4,000/yr. The Medicare Savings Programs saves at least \$1,200/yr, and the annual benefit for seniors under Supplemental Nutrition Assistance Program (SNAP) is \$1,428/yr.

Over 32,000 Medicare beneficiaries today in Massachusetts are eligible for---but not receiving---the Low-Income Subsidy (LIS/Extra Help), which helps pay for prescriptions, and two-thirds of the people who could be getting food assistance (SNAP) are not getting it.

Across Massachusetts, SHINE counselors have helped people with Medicare select plans and apply for programs that save them thousands of dollars---people 65 and older, as well as people with permanent disabilities under the age of 65, and caregivers providing

support for a chronically ill loved one. Here are just a few examples:

A woman in the Malden area was spending hundreds of dollars on health care and buying food with a credit card, because she had no money left over. The counselor helped her to qualify for Mass Health, which saved her over \$300 a month.

In Boston, a counselor helped a senior sign up for LIS and within a week and a half, she said that her medications were significantly lower in cost. The counselor also signed her up for the Medicare Savings Program, saving her nearly \$100 a month in Part B premiums. The woman also got a referral to a Benefits Specialist to get help applying for food stamps.

A man in the Burlington area called SHINE saying he couldn't afford his generic gout medication, because it is now a brand name drug, and the generic is no longer available. After some research, the counselor found that he could probably qualify for help from the drug manufacturer, and helped him with the application. The man applied and got a year's supply of the medication totally free.

To find out if you qualify for any of these health or nutrition programs, call toll-free 1-800-AGE-INFO (1-800-243-4636), then press "3" to be connected to SHINE. In 2012, the SHINE program saved 59,000 Medicare consumers more than \$81 million.