

State of Rhode Island and Providence Plantations



**Department of Human Services
Division of Elderly Affairs**

RHODE ISLAND SENIOR BEAT

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NATIONAL CENTER FOR BENEFITS OUTREACH AND ENROLLMENT
HELPS SENIORS FIND AND ACCESS PROGRAMS

CRANSTON --- It's an economic fact of life. According to the National Council on Aging (NCOA), one in three Americans age 65 and older do not have the financial resources to meet basic food, housing, and medical needs. Millions of seniors and adults with disabilities are eligible for programs that will help them meet these needs-but they are not yet enrolled! Help is on the way.

The NCOA's "BenefitsCheckUp" program is a free online screening tool that includes information about more than 2,000 public and private benefit programs in all 50 states and the District of Columbia. Since 2001, NCOA declared that three million persons have used "BenefitsCheckUp" to find \$1.1 billion dollars in assistance to pay for medications, health care, rent, food, utilities, and other basic needs.

Accessing "BenefitsCheckUp" is easy. Just go to www.BenefitsCheckUp.org. "BenefitsCheckUp" 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 can generate a report created just for you that describes the assistance programs that can help you meet your daily needs and expenses. You can apply for many of the programs online or you can print an application form.

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Enrolling in assistance programs has a measurable impact on the lives of seniors and adults with disabilities. The national average monthly benefit under the Supplemental Nutrition Assistance Program (SNAP), formerly called the Food Stamp program, for a senior living alone is \$119. The average monthly Supplemental Security Income (SSI) benefit for persons age 65 and older was \$510.60 at the end of 2011. The value of the Medicare Low-Income Subsidy program (LIS), also called “Extra Help”, is estimated to be \$4,000 per year, per enrollee.

Here’s is a capsule review of programs that can be accessed using “BenefitsCheckUp”:

The Medicare Part D Low-Income Subsidy (LIS), or “Extra Help”, provides Medicare beneficiaries with limited income and resources with assistance in paying for Medicare Prescription Drug Plan (Medicare Part D) premiums, deductibles, and co-payments.

The Medicare Premium Payment (MPP) programs help qualified adults over age 65 and adults with disabilities pay some or all of the cost of their Medicare Part A and Medicare Part B premiums, deductibles and co-payments.

Medicaid pays for a variety of health care and community-based services for low-income seniors and adults with disabilities. Medicaid can also pay for long-term care in a skilled nursing facility, subject to some qualifications.

Supplemental Security Income (SSI) provides cash payments to qualified persons 65 and older, blind, or adults with disabilities. SSI recipients are automatically eligible for medical assistance, homemaker, and other services.

SNAP can provide cash assistance to help individuals and families who are struggling to purchase food, using an Electronic Benefits Transfer (EBT) cards.

The Low-Income Home Energy Assistance Program (LIHEAP) provides assistance to income-eligible persons to meet the cost of heating their homes. The amount of assistance provided is based on household size and income level.

“BenefitsCheckUp” also provides information on legal, in-home, and transportation services, as well as information on taxes and employment opportunities and training.

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For information on benefit programs in Rhode Island, call the Rhode Island Division of Elderly Affairs at 462-3000, or go to www.dea.ri.gov. The TTY number is 462-0740.

You can also call THE POINT, Rhode Island's Aging and Disability Resource Center, at 462-4444, or go to www.adrc.ohhs.ri.gov. The TTY number is 462-4445.

Don't be one of the 1.7 million persons that are eligible for, but are not yet enrolled in LIS. Enroll in LIS and save money on your prescription medication. Join SNAP and stretch your food dollars. Go to www.BenefitsCheckUp.org. If you don't have a computer, ask a friend or relative to help you. You can save money and live a better life.

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The Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) is responsible for the development and implementation of a comprehensive system of programs and services for Rhode Islanders ages 60 and older and for adults with disabilities. Questions or requests for additional information on the issues of growing older, or for issues concerning adults with disabilities in Rhode Island should be directed to: Larry Grimaldi, Rhode Island Senior Beat, Rhode Island Department of Human Services, Division of Elderly Affairs, 74 West Road, Cranston, RI 02920 or faxed to 462-0545. The e-mail address is lgrimaldi@dea.ri.gov.