

**caring**  
*for those*  
*you care about*

# Knowing Public Benefit Programs

**O**lder adults can have a hard time paying for things like health care and food on their own. Today, there are a variety of public programs, run by both the federal and state governments, to help. This tip sheet will briefly introduce you to some of these programs and tell you how to help your parents apply for benefits.

## What's Available

- **Social Security** is a national program that provides a monthly income to people who are at least age 62, or people who become disabled and meet strict disability and work eligibility requirements. To receive retirement benefits, you must have paid Social Security retirement taxes for at least 10 years or meet other specific requirements. The amount of your retirement benefit is based on your work history and the age at which you start receiving benefits. You can receive a benefit based on your own work record or your spouse's—whichever is higher. The program also provides benefits to family members under certain conditions. To apply, you can visit your parents' local Social Security office, call 1-800-772-1213, or go online to [www.ssa.gov](http://www.ssa.gov).
- **Medicare** is a national health insurance program that helps people age 65 and over, as well as some younger people with disabilities pay for their health care. It has several parts: Part A helps pay for hospital care, limited nursing home and home health care, and hospice care; Part B helps pay for doctors' services, outpatient hospital care, and some other medical services not covered under Part A; Part C (Medicare Advantage) generally covers both Medicare health coverage and prescription drugs through one plan (like an HMO), and Part D helps pay for prescription drugs. At age 65 (or at any age after receiving disability benefits for 24 months), people who get Social Security or Railroad Retirement benefits automatically receive Part A and Part B. Parts B and D are optional. For more information, call Medicare at 1-800-633-4227, or go online at [www.medicare.gov](http://www.medicare.gov).
- **Medicare Part D Extra Help Program** helps people with Medicare who have limited incomes and resources (assets) pay for most of their Medicare Part D premiums, co-payments, and deductibles. It also provides continuous drug coverage throughout the year. If your parents

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are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings program, they will automatically get Extra Help with paying for Part D. Otherwise, your parents will need to first apply for Extra Help and then enroll in a private Medicare-approved prescription drug plan. Certain resources such as your house or vehicle don't count against the resource limit. You can apply online through [www.aapr.org/BenefitsquickLINK](http://www.aapr.org/BenefitsquickLINK). You can also apply by calling Social Security at 1-800-772-1213 or using Social Security's online application at [www.ssa.gov/prescriptionhelp/](http://www.ssa.gov/prescriptionhelp/).

- **Medicaid** is a federal and state health insurance program for certain groups of people with limited incomes and resources. Some of the groups who may be eligible for Medicaid include people who are disabled, older, and, in some cases, grandparents taking care of grandchildren. Certain people with higher incomes and high medical bills also may be eligible. Each state designs and runs its own program, so eligibility criteria and covered services are different from state to state. People with Medicare who have limited incomes and resources may also be eligible for Medicaid. Medicaid covers many services that Medicare does not. These include long-term nursing home care, and depending on the state, personal care and other home care services, eye exams, eyeglasses, and transportation to medical care. (See more under Helping Parents Handle Payment Issues.) Call your parent's local Department of Social or Human Services (the phone number is in the special government section of the

telephone directory, which is often blue), or contact the Centers for Medicare and Medicaid Services toll-free at 1-800-638-6833, or go online to [www.cms.hhs.gov/MedicaidEligibility/](http://www.cms.hhs.gov/MedicaidEligibility/) to learn more.

- **Medicare Savings Programs** can help pay your parents' out-of-pocket Medicare costs if they have limited incomes and resources (assets). The programs are known as the Qualified Medicare Beneficiary (QMB), the Specified Low-Income Medicare Beneficiary (SLMB), and the Qualifying Individuals (QI). The QMB program will pay for Medicare premiums, deductibles, and coinsurance for eligible people who qualify for Part A. It will also pay for the annual Part B deductible and the 20 percent coinsurance costs. If your income is too high to qualify for QMB, you may be eligible for SLMB or QI, which pay for the Part B monthly premium only. (See the contact information under Medicaid for how to apply or learn more.)
- **Food Stamps** help people with limited incomes and resources buy food. They are free and come in the form of coupons or an electronic benefit card that looks like a credit card. How much someone can receive depends on his or her income, resources (assets), expenses, and how many people live in the household. Households with a person age 60 and older have different guidelines. Call your parents' local Department of Social or Human Services to find out where to apply. You can also go online to find the office in your state at [www.fns.usda.gov/fsp/outreach/map.htm](http://www.fns.usda.gov/fsp/outreach/map.htm).

- **Supplemental Security Income (SSI)** pays monthly income benefits to people age 65 and over, as well as to people who are blind or have disabilities if they have limited incomes and resources. People may receive both Social Security and SSI payments if they meet the income requirements. Visit your parents' local Social Security office, call 1-800-772-1213, or go online to [www.ssa.gov](http://www.ssa.gov) to learn more or apply.

## How to Help

Here are some steps you may want to take with your parents:

- **Talk to your parents about the public benefits** they are already receiving and what other types of public benefits they may qualify for.
- **Use the AARP online tool, Benefits QuickLINK, at [www.aarp.org/quickLINK](http://www.aarp.org/quickLINK)** to determine whether your parents may qualify for the programs listed as well as other **programs unique to your state**. You'll need to gather information about your parents' income and resources before going online. After completing the Benefits QuickLINK survey, you will be able to print out fact sheets, applications, and websites for public benefits programs in the state where your parents live. If it appears that they may qualify for a program, you should find out if they would like to apply and if they need your help.
- **Help your parents apply for appropriate programs.** The first step is to gather proof of your parents'

monthly income and resources. Your State Health Insurance Assistance Program (SHIP) can assist you or your parents if more in-depth help is needed in applying for health insurance programs. Find your parents' SHIP by calling Medicare at 1-800-633-4227 or go online to [www.shiptalk.org](http://www.shiptalk.org). (The SHIP name may be different in your state.)

- **Take care of the details.** Look over your parents' papers, if they agree, for important notices about changes in their public benefits. (Many of these notices can be difficult to understand.) Public programs may require recipients to show they are still eligible for the program each year. You can help fill out required paperwork.
- **Help parents handle payment issues** surrounding nursing home care. In general:
  - **Medicare** will only cover a maximum of 100 days during a benefit period in a skilled nursing facility (SNF) under certain circumstances. People must need skilled nursing or rehabilitative care after a 3-day related stay in a hospital. The first 20 days in a qualified SNF are fully covered; days 21–100 require a substantial co-payment by the resident. Medicare will also pay for home health care visits in some situations and 80 percent of the costs for related medical equipment.
  - **Medicaid** covers long-term care services in a nursing home or possibly (depends on the state where you live) in the community

for people who meet functional limitation requirements in addition to having limited incomes and resources. Each state has different rules for Medicaid. Most states will automatically cover long-term care for people with SSI under Medicaid, provided they meet the state's functional eligibility criteria. Some have programs for the "medically needy"—people whose income is over Medicaid's limit but who have large medical expenses, such as nursing home bills. Some states have optional programs for individuals whose income is somewhat over the SSI limit. If your parents receive nursing home

care under Medicaid, they must turn over most of their income to the nursing home. Special provisions exist, however, for a portion of the income to remain with the "at-home spouse" if only one of your parents is in the nursing home. Your parents will be ineligible for Medicaid for a period of time if they transfer their assets in order to qualify, such as giving away property or savings to family members or selling assets and property for less than they are worth. Finally, some nursing homes do not accept individuals whose bills will be paid through Medicaid.

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, [AARP.org](http://AARP.org). AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.



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