

# *Money*



## *in Your Pocket!*

### A Guide to Public Benefits and Costs Savings

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## *Preface*

The Northwest Georgia Area Agency on Aging is proud to bring you this guide to public benefits, along with information on how you can put some of your money back in your pocket.

The cost of living continues to increase, and for many mid- to low-income seniors and individuals with disabilities, that means making tough decisions about what they can and cannot afford. In some cases, important daily necessities like meals and medicines are left out due to financial inability to pay for these things that others take for granted.

This is not meant to be a comprehensive guide to benefits and resources. This guide is only meant to provide general information regarding certain benefits which are often underutilized by eligible individuals in our service area.

The Northwest Georgia Area Agency on Aging's Gateway staff provides information & referral/assistance and options counseling Monday – Friday, 8 AM – 5 PM (except holidays) by phone. For information about other programs, services and options, please call the Gateway at 1-800-759-2963.

If you need assistance in completing applications for any of the benefits you may be entitled to, please contact Karen Nelson, ADRC Coordinator, at 1-800-759-2963 or 706-295-6348. If you get voicemail, please leave a message and your call will be returned within 24 business hours. If you are outside of Northwest Georgia, you can contact your local Georgia Area Agency on Aging by calling 1-866-55-AGING. Outside of Georgia, call the ElderCare Locator at 1-800-677-1116.

Also, you can access additional information about other benefits online at [www.benefitscheckup.org](http://www.benefitscheckup.org).

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## Medicare Savings Programs

Medicare Savings Programs help people with limited income and resources pay Medicare out of pocket expenses such as: premiums, deductibles, and co-payments.

Available Medicare Savings Programs are Qualified Medicare Beneficiary (QMB), Specified Low Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI-1).

To qualify for a Medicare Savings Program, the **annual income must be limited to \$14,952 (\$1,246/month) for an individual or \$20,100 (\$1,675/month) for a married couple living together.**

**Additionally, the total resources must be limited to \$6,680 for an individual (\$10,020 for a married couple living together).** The resources do not include the primary residence or a vehicle and there is an additional \$10,000 allowable for burial expenses.

***\$1,157 in Your Pocket!***

The Medicare Savings Program will save eligible beneficiaries at the highest level of income eligibility not less than \$1,157 per year. This figure is calculated by multiplying the lowest current Part B premium (currently \$96.40) by 12 months.

### How Do I Apply for Medicare Savings Programs?

If you believe you or someone you know may qualify, apply with your local county [Division of Family and Children Services](#) office or contact GeorgiaCares at 1-800-669-8387.

## Extra Help with Medicare prescription drug plan costs

### ***\$4,000 in Your Pocket!***

Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income also are eligible for Extra Help to pay for the costs - monthly premiums, annual deductibles, and prescription co-payments - related to a Medicare prescription drug plan. *The Extra Help is estimated to be worth about \$4,000 per year.* Many people qualify for these big savings and don't even know it.

To qualify for Extra Help:

- You must reside in one of the 50 States or the District of Columbia;
- Your **resources must be limited to \$12,640 for an individual or \$25,260 for a married couple living together.** Resources include such things as bank accounts, stocks, and bonds. The Social Security Administration **does not** count your home, car, and any life insurance policy as resources; **and**
- **Your annual income must be limited to \$16,335 (\$1,361.25/month) for an individual or \$22,065 (\$1,838.75/month) for a married couple living together.** Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher are if you or your spouse:
  - Support other family members who live with you;
  - Have earnings from work; or
  - Live in Alaska or Hawaii.

### ***How do I apply for Extra Help?***

It is easy to apply for Extra Help. Here's how:

- You can apply online at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp);
- Contact **GeorgiaCares at 1-800-669-8387**

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for the Extra Help.

## Food Stamps/SNAP

The Georgia Food Stamp program provides monthly benefits to low-income households to help pay for the cost of food. A household may be one person living alone, a family, or several, unrelated individuals living together who routinely purchase and prepare meals together.

Anyone may apply for food stamp benefits. The program helps households that have limited income and resources. Households whose gross income is **no more than 130 percent of the federal poverty level (currently \$14,157 annually or \$1,179/month)** and who have **no more than \$2,000 in assets (or \$3,000 for households with an elderly or disabled member)** are generally eligible for Food Stamps.

### ***\$2,832 in Your Pocket!***

In 2007, the average monthly benefit per family was \$236. We multiplied this number by 12 to determine the value of this benefit. However, individual benefits may vary and may result in more or less savings.

### **How do I apply for Food Stamps?**

Georgians now are able to apply for food stamps online with Georgia COMPASS at [www.compass.ga.gov](http://www.compass.ga.gov)!

For an elderly/disabled individual, the interview may be done by a pre-arranged home visit, through the mail or by telephone. Elderly/disabled households may qualify for benefits regardless of their amount of gross income. To apply for benefits contact your county Department of Family and Children Services or access the new online Food Stamp Application.

## Energy Assistance Programs (LIHEAP)

This financial assistance will be primarily in the form of locally issued checks to home-energy suppliers on behalf of eligible households. Georgia families receiving LIHEAP assistance have incomes **below 200 percent of the federal poverty level (currently \$21,780 annual income or \$1,815/month).**

The amount of assistance to both homeowners and non-subsidized renters who receive a bill for their fuel cost will be \$350 while funds are available. Eligibility will depend on the projected total gross annual household income or characteristics of the household and the household size.

Subsidized housing tenants whose fuel cost is included in their rental payment are ineligible to receive assistance. These households are considered to be the least vulnerable for home energy assistance.

The Cooling Energy Assistance benefit is \$350 and is projected to provide a one-time benefit payment for approximately 20,000 low-income households. If other funds become available, additional households on waiting lists may be served during or after August until funds are exhausted or the program is closed.

### ***\$343 In Your Pocket!***

The average Georgia household assistance benefit was \$343 in 2010.

### **How do I apply for LIHEAP?**

Energy Assistance programs are typically provided through local community action agencies serving all Georgia counties. To apply, contact your local non-profit community-action agency or call the Department of Human Services (DHS as of July 1, 2009, formerly DHR) toll-free 1-800-869-1150 or 404-656-2323 in the Atlanta metro area to get the local contact number in your county.

See the [www.georgiacaa.org/member.htm](http://www.georgiacaa.org/member.htm) website for agencies administering this program and contact information. See our "How to Apply" page for exceptions.

After the program starts, if funds are not available when you inquire, ask to be placed on a waiting list. Waiting lists are not allowed before the program opens.

## **Home and Community Based Services (HCBS)**

The Northwest Georgia Area Agency on Aging administers local, state and federal funding for a variety of home and community based services to individuals age 60 and above. The following list is not meant to be comprehensive, but it provides brief information about some of our most popular services, including the estimated value of the service.

The cost savings listed below represent the full value of the service based on average unit costs and service plans. Cost share for HCBS is based on a sliding fee scale. Therefore, some individuals will pay a higher percentage of the actual cost of service than others.

**For more information on eligibility and cost share, please contact the Area Agency on Aging Gateway at 1-800-759-2963.**

### **Congregate Meals**

The Congregate Meal program provides a nutritionally balanced, lunchtime meal in a congregate setting. Health and Wellness activities are also provided at the congregate meal center, as well as social activities such as bingo and billiards. Program participants often participate in off-site recreational activities as well.

Transportation to and from the center is often available for seniors who wish to participate.

**Annual Value of Service: \$1,461**

## **Home Delivered Meals**

The Home Delivered Meals program provides a nutritionally balanced meal, delivered to the recipient's home Monday – Friday. Our goal is to serve this meal hot. However, to ensure food safety hot meals cannot be delivered past a certain radius from the delivery center. In these cases, the same nutritionally balanced meals can be delivered frozen to individuals outside the hot meal radius. Frozen meals are delivered once each week in 5-packs.

***Annual Value of Service: \$1,567***

## **Homemaker Services**

The Homemaker program provides assistance such as preparing meals, shopping for personal items, managing money, using the telephone or doing light housework to seniors age 60+ with a demonstrated need for service.

On average, program participants receive approximately one (1) hour per week of assistance.

***Annual Value of Service: \$1,426***

## **Respite Care Services**

In-home respite services offer temporary, substitute supports for care recipients in order to provide a brief period of relief or rest for caregivers. This can include personal care for the care receiver and light housekeeping assistance.

On average, program participants receive up to eight (8) hours of assistance each month.

***Annual Value of Service: \$2,224***

## **Adult Day Health Services**

Adult Day Health is the provision of social, health and rehabilitative daytime services in a community-based, medically supervised congregate setting. Services include nursing and medical social services, skilled therapies, assistance with activities of daily living, therapeutic activities, meals and more.

***Annual Value of Service: \$15,920***

## **Community Care Services Program (CCSP)**

The Community Care Services Program is a medicaid-waivered program to prevent and/or delay nursing home placement by providing a wide array of supports and services under the supervision of a case manager.

Services and supports may include: personal support services, home-delivered meals, adult day health, emergency response systems, alternative living services and more.

***Annual Value of Service: \$28,275***

## **Community Living Program (CLP)**

The Community Living Program is a program that helps individuals who are not eligible for Medicaid, but at imminent risk of nursing home placement and spend-down to Medicaid, to remain at home and in the community. It provides access to flexible, consumer-directed services.

***Annual Value of Service: \$12,000***

## **How Do I Apply for Home and Community Based Services?**

You may access any of the services and supports in this section by contacting the Area Agency on Aging's Gateway at 1-800-759-2963. For more information, you may also log on to the agency's website at [www.northwestga-aaa.org](http://www.northwestga-aaa.org).

## Senior Community Service Employment Program (SCSEP)

The Senior Community Service Employment Program (SCSEP) is a community service and work based training program for older workers. Authorized by the Older Americans Act, the program provides subsidized, service-based training for low-income persons 55 or older who are unemployed and have poor employment prospects. Participants have access to both SCSEP services and other employment assistance through [One-Stop Career Centers](#).

Goal: SCSEP provides both community services and work-based training. Participants work an average of 20 hours a week, and are paid the highest of federal, state or local minimum wage. They are placed in a wide variety of community service activities at non-profit and public facilities, including day-care centers, senior centers, schools and hospitals. It is intended that community service training serves as a bridge to unsubsidized employment opportunities; SCSEP's goal is to place 30% of its authorized positions into unsubsidized employment annually.

### ***\$7,540 in Your Pocket!***

We calculated the value of this program on the 20 hours/wk average work, multiplied by \$7.25 (minimum wage) then multiplied by 52 (for number of weeks in the year).

### **Who is eligible to apply for the SCSEP program?**

Participants **must be at least 55 years of age and have a family income of no more than 25% over the federal poverty level (currently \$13,612.50 annually for an individual or \$1,134.38/month)**. The federal poverty level is updated on a yearly basis by the Department of Health and Human Services. Enrollment priority is given to persons over age 60, veterans, and qualified spouses of veterans. Preference is given to minority, limited English-speaking, and Native American individuals, as well as individuals with greatest economic need and special employment needs.

### **How Do I Apply for SCSEP?**

Contact the Gateway at 1-800-759-2963 for information on applying for SCSEP in your area.

## Other Services

In addition to the services listed above, the Area Agency on Aging administers funding for other programs and services that help individuals save time and money while accessing needed services and supports.

GeorgiaCares staff provides information to individuals regarding their eligibility for benefits and providing one-on-one assistance with pursuing claims or benefits and advocacy on behalf of the beneficiary. During Fiscal Year 2010, GeorgiaCares staff reported helping individuals in Northwest Georgia save an estimated, combined total of **\$2,972,408.50** by enrolling them in benefits and helping them find additional cost savings on health care costs.

Information and Referral/Assistance and Options Counseling – The Gateway provides basic information about and referral to resources within the community for a variety of needs not addressed through Home and Community Based Services. Gateway Counselors can also provide interactive, long-term care decision support whereby consumers, family members and/or significant others are supported in their deliberations to determine appropriate long-term care choices in the context of the consumer's needs, preferences, values and individual circumstances.

Elderly Legal Assistance Program (ELAP) provides legal advice, counseling and representation by an attorney or other person acting under the supervision of an attorney. In Fiscal Year 2010, ELAP helped individuals in Northwest Georgia save or claim over **\$185,044**. This amount is in addition to the direct savings on the cost of attorney fees for the 2,998 hours of service provided.



## Reply Form

I have received your booklet titled “**Money in Your Pocket**” and I would like for someone to call to assist me in understanding my eligibility and/or applying for the following benefits:

- Medicare Savings Programs
- Extra Help
- Food Stamps/SNAP
- Energy Assistance Programs (LIHEAP)
- Home and Community Based Services
- Senior Community Service Employment Program
- Other

Name: \_\_\_\_\_

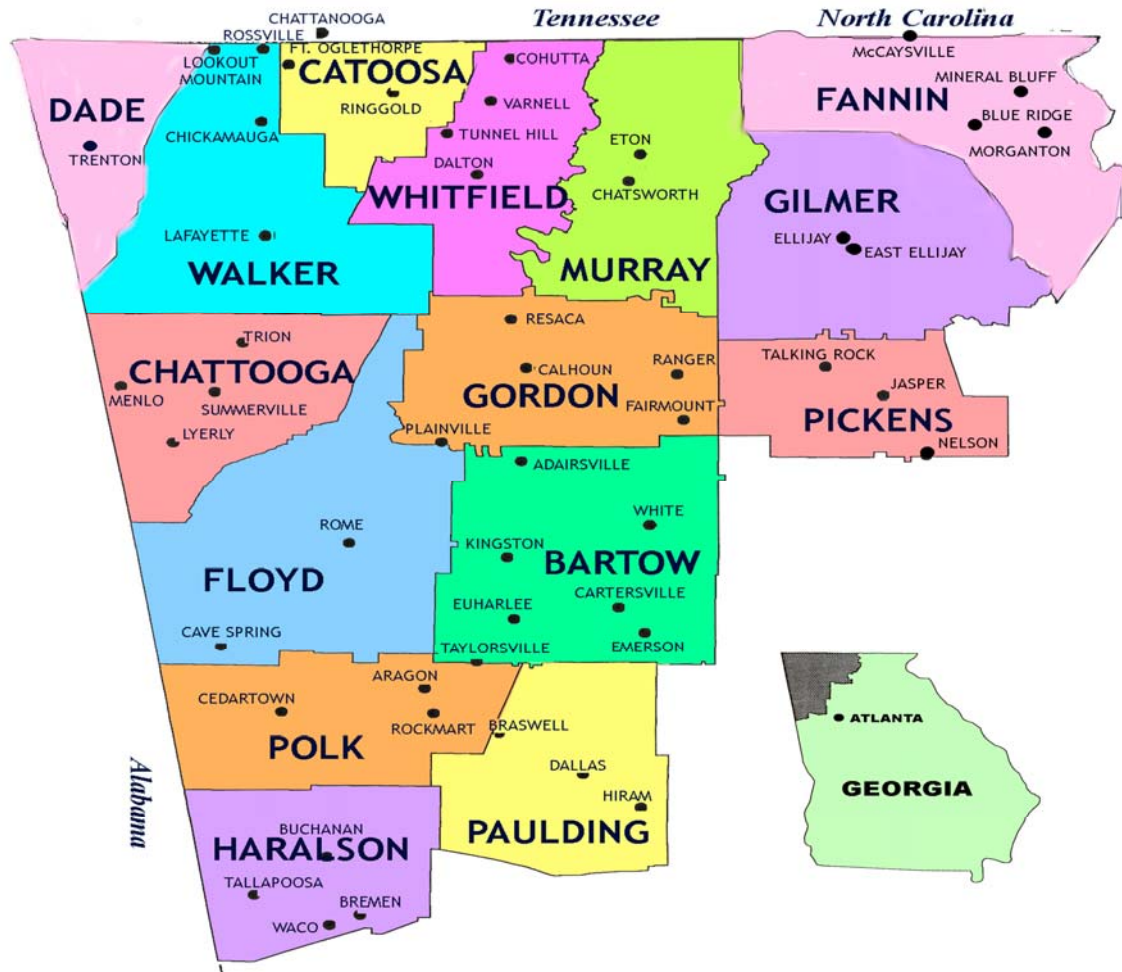
Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_

***Please complete and return this form to:  
Karen Nelson  
Northwest GA Area Agency on Aging  
PO Box 1798  
Rome, GA 30162-1798***





*The Northwest Georgia Area Agency on Aging services the following counties in Northwest Georgia: **Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker and Whitfield.** For additional information about programs and services in any of these counties, please contact the Northwest Georgia Area Agency on Aging at 1-800-759-2963 or at [www.northwestga-aaa.org](http://www.northwestga-aaa.org).*

**To access services in other counties in Georgia, simply dial 1-866-55-AGING.**

**Outside of Georgia, call the Eldercare Locator at 1-800-677-1116.**

Additional programs and benefits may be available. For a comprehensive, online pre-screening for benefit eligibility, please visit [www.benefitscheckup.org](http://www.benefitscheckup.org).