



Knowing Public Benefit Programs to Help Aging Adults

Often, older adults need help in paying for health care, food, and other services, and are unaware that there are programs available to help them. Today we are lucky to have a variety of public programs, run by both federal and state governments, which can address the needs of your older parents. Here are the programs that are available:

What's Available

- **Social Security** is a program in the U.S. that provides a monthly income to eligible people who are disabled or age 62 and older who have enough work history. The program also provides benefits for family members.
- **Medicare** is the national health insurance program for people age 65 and older and for some younger persons with disabilities. It is divided into two parts: Hospital Insurance (Part A) and Medical Insurance (Part B).
- **Medicaid** is the government's health insurance program for low-income people. It's administered by the states, so eligibility and coverage differ from state to state. Sometimes people whose income is higher are eligible, if they have high medical bills.
- **Food Stamps** can be used to buy food, just like money. They are free and they come in the form of coupons or an electronic benefit card that looks like a credit card.

How to Help

If your parents or other older family members need help to make ends meet, there are a number of steps you can take to help:

- **Talk to your parents about the benefits** they are already receiving and what else they may qualify for. If it appears that they may qualify for a program, find out if they would like to apply and if they need your help.
- **Help them apply for appropriate programs.** The first step is to gather proof of your parents' monthly income and resources. The next steps vary, depending on which of the following programs you apply for:

Medicare. There are usually no premiums to pay for Medicare Part A, but there is an annual deductible and a coinsurance payment. Medicare Part B helps pay for doctors' services, outpatient hospital care, and other medical services that Part A won't cover. Your parent must sign up for Part B. There is a monthly premium, usually deducted from one's Social Security check, plus an annual deductible of \$100 and a coinsurance payment of 20 percent of approved charges.

Food Stamps. In Delaware, call the Delaware Health and Social Services' Division of Social Services Delaware at 800-464-4357 to find out how to apply.

Medicaid. In Delaware, call the Delaware Health and Social Services' Division of Social Services in New Castle County at 302-368-6610 or in Kent and Sussex Counties at 302-422-1520 or 800-372-2002. You can also contact the Centers for Medicare and Medicaid toll free at 800-Medicare to find out where to apply.

Benefits CheckUp. Find information on the Internet. www.benefitscheckup.org helps older people find programs that may pay for some of their costs of prescription drugs, health care, utilities and other essential items or services.

- **Take care of the details.** If necessary, help your older loved ones fill out all required paper work, deal with hospital accounting departments or insurance personnel, or handle disputes.
- **In Delaware, contact ELDERinfo for assistance with the health insurance system.** A public service provided by the Delaware Insurance Department, ELDERinfo provides counseling and information about the complex and often confusing health insurance system.

Many people are unaware of the programs that are available to help elderly and low-income people. If your older loved ones are having trouble making ends meet, take steps to help them learn their options and get the support they need.