

## **PUBLIC BENEFITS FOR SENIORS**

This Public Benefits packet for seniors has been prepared by the Area Agency on Aging. This resource packet is meant to assist seniors to have basic information about public benefits available in the county.

Please note that eligibility can only be determined by applying to the appropriate agency. Also, it is important to note that eligibility criteria changes periodically and figures stated here are subject to change. The information provided is to be a general overview.

For more information and assistance please call:

Area Agency on Aging  
121 Downey Avenue, Suite 102  
Modesto, CA 95354

**1-800-510-2020**

## **SOCIAL SECURITY BENEFITS**

### **WHAT IS IT?**

Social Security pays retirement, disability or survivors' benefits for eligible insured persons.

### **ELIGIBILITY:**

#### **Retirement**

Age 62 years old – early retirement with reduced benefits.

Age 65-67 years old – full retirement benefit depending on year of birth.

Insured – Ten years of coverage will fully insure a worker and his family for life.

Benefit amount – benefit amount is based on the average yearly earnings of your working career under Social Security.

Maximum benefit is based on the amount of earnings during working career. To be paid the maximum retirement benefit, a person must pay the maximum Social Security Tax in 35 different years.

For people under 65 years old, \$1 will be withheld for every \$2 in earnings above the limit.

*\*Subject to annual changes/ Information provided by the Social Security office*

Social Security Benefits – Continued

For a person attaining age 65 during the calendar year, a person may earn up to \$30,000, between January and the month of attainment of age 65. If earnings exceed \$30,000, \$1 will be withheld for every \$3 in earnings above \$30,000.

**ELIGIBILITY:**

**Disability**

For a worker to qualify for disability benefits, he or she must be unable to engage in any substantial, gainful employment. (Substantial gainful employment is defined as over \*\$780/month gross earnings) Due to a physical or mental impairment that either (1) is expected to result in death; or (2) has lasted or is expected to last for at least 12 months. There are no benefits through Social Security for temporary, short term disabilities.

**To be eligible for disability payments, you must meet the following tests:**

- A. If you become disabled after the attain age 31, you must have the same amount of work credits that would be required if you reached retirement age in the year you are disabled.
- B. The rules are different for persons who become disabled under the age of 31. A person needs one work credit for every two quarters between attainment of age 21 and the quarter of

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- C. You must have 20 quarters (5 years) of coverage out of the preceding 40 calendar quarters (10 years before you qualify as disabled.) There is an exception for disability by blindness.

## **ELIGIBILITY**

### **Survivors**

If a worker dies and has enough social security work credits; survivor's benefits can be paid to the worker's

#### **Widow**

- The rules for receiving full widow's benefits are similar to rules for retirement benefits with the exception: a reduced widows benefit can be paid before the age of 65.
- Widow or widower at any age, if she or he takes care of worker's child under 16 years of age or disabled who gets benefits.
- Unmarried children under 18 years old (or 19 years old, if they are attending elementary or secondary school full time) The child can get benefits at any age if he or she was disabled before 22 years old and remains disabled. Under certain circumstances, benefits can also be paid to the grandchildren.
- Dependent parents 62 years old or older.

### **Special One-Time Death Benefit**

There is a special one-time payment of \$255 that can be made. It can only go to your eligible widow or widower, or if none, to the child who gets benefits on your record.

*\*Subject to annual changes/ Information provided by the Social Security office*

Social Security Benefits – Continued

## **HOW MUCH SOCIAL SECURITY TO EXPECT**

Being covered or insured only means that a person can receive benefits. The amount a person receives in monthly checks depends on the average yearly earnings of the person's working career under Social Security.

## **HOW TO APPLY**

Contact the local Social Security office  
for an appointment at: 1-800-772-1213

*\*Subject to annual changes/ Information provided by the Social Security office*

## **SUPPLEMENTAL SECURITY INCOME (SSI)**

### **WHAT IS IT?**

SSI is a need-based program that pays monthly cash benefits.

### **ELIGIBILITY:**

To get SSI, a person must be 65 years old, or blind or disabled and meet the income resource guidelines.

1. Blind means you are either totally blind or have very poor eyesight. (20/200 or less not correctable in the least affected eye)
2. Disabled means you have a physical or mental problem that prevents you from working and is expected to last at least a year, or to result in death.

### **\*Income limits**

Individuals - \$750 – benefit rate for a person with no other income.

\$770 – for a person with other income, such as Social Security, the SSI benefit amount is reduced according to income to bring the total up \$770. There is a general exclusion of \$20 a month.

*\*Subject to annual changes/ Information provided by the Social Security office*

Supplemental Security Benefits -Continued

Couple - \$1332 - If the couple has no income,  
\$1352 - For a couple with other income, such as Social Security, the SSI benefit amount is reduced according to the income to bring the total up to \$1352. There is a \$20 a month general exclusion per couple.

\*Not all income counts. The first \$20 of most income is excluded and does not count as income.

Note: V.A. compensation (paid for service connected disability) gets a \$20.00 exclusion. V.A. pension (which is needs based) does not get the \$20.00 exclusion and is counted dollar for dollar.

The portion of the compensation or pension that is allocated for the spouse counts as income when computing how much SSI the claimant is eligible for.

Aid and Attendance or housebound money (paid with a pension) that is paid to the SSI recipient or the spouse does not count in determining the SSI recipient's payment amount.

Note: The County Veterans Services Office can provide any clarifications on spouses share of V. A. pension.

209-558-7380

*\*Subject to annual changes/ Information provided by the Social Security office*

#### Supplemental Security Benefits -Continued

If you live in someone else's house, and do not pay your share of household expenses, the benefit amount is reduced by 1/3 to \$363.34 a month for an individual and \$1091.00 for a couple.

Resource Limits – Individual	\$2000
Couple	\$3000

Not all resources count. Your home that you are living in and the land it is on, most household goods, a car, and personal property do not count.

#### **WHAT DOES IT PAY?**

If you qualify for SSI, you will receive a monthly benefit check. You will receive a plastic Medi-cal card. Medi-Cal pays for many medical expenses.

#### **HOW TO APPLY?**

Apply for SSI by calling or visiting your local Social Security Office.

Located – 1230 12<sup>th</sup> Street  
Modesto, CA 95354  
209-523-2670 (9:00 A.M. – 4:00 P.M. M-F)

It is best to call the toll free number. 1-800-772-1213 (7:00 A.M.-7:00 P.M.) And request an appointment or go in person.

*\*Subject to annual changes/ Information provided by the Social Security office*

## **MEDICARE COVERAGE**

### **WHAT IS MEDICARE:**

Medicare is a federal health insurance program.

### **ELIGIBILITY**

1. Social Security beneficiaries who are 65 years old or older.
2. Social Security disability beneficiaries who have received benefits for 24 months.
3. Social Security beneficiaries and their dependents that need dialysis treatment or a kidney transplant.
4. Most persons who are 65 years old or older but not Social Security beneficiaries are eligible to pay for Medicare coverage or if they meet the guidelines, are eligible for Medi-cal to pay their Medicare premiums through SSI, QMB. SMB only pays for part B.

### **WHAT DOES IT PAY FOR?**

**Medicare has two parts:**

Part A - Hospital insurance, can help pay for inpatient hospital care, inpatient care at skilled nursing facilities.

Part B - Medical insurance, can help pay for necessary doctor's services, outpatient hospital services, home health and a number of other medical services and supplies that are not covered by Part A.

Medicare Coverage - Continued

Medicare does NOT pay for all medical costs.

\*Part A – Hospital Deductible \$812.00

\*Part B – Premium \$54.00 per month

Deductible \$100.00

Co-insurance 20% (co-pay)

### **HOW TO APPLY**

Contact the Social Security Administration  
for an appointment at: 1-800-772-1213

*\*Premiums and deductibles are subject to changes.*

# QUALIFIED MEDICARE BENEFICIARY (QMB)

## WHAT IS QMB?

The QMB program is a category of Medi-Cal for low-income persons who are eligible for Medicare and not receiving Medi-Cal in other category.

## ELIGIBILITY CRITERIA

Eligible for Medicare Part A

*Income limits	Individual	Couple
	\$736	\$988

If a person has Medicare Part B, the \$54.00 monthly premium is counted as part of the income. If a person has earned income, the income can be somewhat higher and still qualify. (Not all income counts. V.A. benefits that are paid to you for a dependent do not count as income.)

Resource Limits	Individual	Couple
	\$4,000	\$6,000

The home, automobile, household contents, personal possessions, and most burial arrangements do not count as resources. There will be no penalty imposed for transfer of resources.

QMB - Continued

## **WHAT DOES QMB PAY FOR?**

If you are eligible, QMB will pay your Medicare Part B premiums, \$54.00 per month. It will pay for Medicare Part A premiums if you are not eligible for free premiums. It also pays Medicare deductibles and co-payments, so it acts as a free Medicare supplement. However, persons with QMB are responsible for coinsurance for the first day of hospital stays of 20% of the first day per diem.

### **Medicare Part A Hospital Insurance**

Premium	\$-0-
Deductible	\$812 per spell of illness
Co- Insurance	61 <sup>st</sup> to 90 <sup>th</sup> day

### **Medicare Part B Medical Insurance**

Premium	\$54.00
Deductible	\$100 per year
Co- Insurance	20%

QMB only covers gaps in Medicare, and does not cover Medi-Cal services, such as prescription, or eyeglasses.

## **TO APPLY FOR QMB:**

Apply at the Stanislaus County Community Services Office:  
209-558-2690 or call Health Insurance Counseling and  
Advocacy Program (HICAP), 209-577-4068

*\*Income guidelines are 100% of the Federal Poverty Guidelines and are subject to changes. These income limits include the \$20 a month general exclusion.*

## **SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SMB)**

### **WHAT IS IT?**

The Specified Low-Income Medicare Beneficiary program is a category of Medi-cal for low-income persons who are eligible for and receiving Medicare Part A.

### **ELIGIBILITY**

Eligibility for and receiving Part A Medicare:

*Income Limits	Individual	Couple
	\$879	\$1,181

If a person has Medicare Part B, the \$54.00 monthly premium is counted as part of their income. If a person has earned income, the income can be somewhat higher and still qualify.

Resources Limits	Individual	Couple
	\$4,000	\$6,000

The home, automobile, household contents, personal possessions, and most burial arrangements do not count as resources. No penalty will be imposed for transfer of resources.

SMB - Continued

## **WHAT DOES SMB PAY FOR?**

If you are eligible, SMB will pay your Medicare Part B premiums only. SMB does not cover Medicaid services such as medical care, Prescriptions, or eyeglasses. You will not receive a Medi-Cal card.

## **TO APPLY FOR SMB**

Apply at the Stanislaus County Community Services Office:  
209-558-2690 or call Health Insurance Counseling and  
Advocacy Program (HICAP), 209-577-4068

*\*These income limits include the \$20/month general exclusion.  
Income guidelines are 120% of the Federal Poverty Guideline and  
are subject to change.*

## **MEDI-CAL COVERAGE**

### **WHAT IS IT?**

Medi-Cal pays the cost of medical care for low-income persons, elderly, disabled, and those receiving public assistance and others with limited resources and high medical bills.

It is the California's version of Medicaid.

### **WHO IS ELIGIBLE?**

Eligibility is based on both income and assets. Income is divided into earned and unearned.

Earned income is wages from employment etc. Unearned income includes gifts, support/maintenance in kind, retirement and disability pension, e.g. Social Security benefits.

### **WHO QUALIFIES**

- If you are a resident of California, 65 years old, blind disabled and on Supplemental Security Income (SSI) benefits
- If you are disabled widow/widower who received SSI prior to age 60, you will remain eligible for Medi-Cal even if you become ineligible for SSI if you receive Title II based on your retired spouse's benefits.
- If your income is too high to qualify for SSI, you may be eligible, with a share of cost, if you meet the Medi-Cal resource limits:

Medi-Cal - Continued

Individual	\$2,000
Couple	3,000

- If you are 65 years old, blind, or disabled; and payment of your medical bills would leave you with less than the available “need standard” to pay other living expenses. Medi-Cal can supplement Medicare like “Medi-gap” insurance does, or pay for those things not covered under Medicare, e.g. extended care in a nursing home.
- Medi-Cal can pay for part B Medicare insurance under the Qualified Medicare Beneficiary (QMB) program, and medical bills with a “share of cost” for those in the Medically Needy Only Program who do not qualify for benefits under SSI

## **WHAT IS THE INCOME LIMIT?**

Under California Law, the maintenance need standard for a

Single, over 65 years old	\$600 per month
Disabled couple	934 per month

If the monthly income is higher than the need standard, a “share of cost” may have to be paid for monthly medical bills.

Medi-Cal - Continued

## **HOW TO APPLY**

Contact your local Medi-Cal office at Stanislaus County Community Service Agency: 1-800-962-4468  
If you are homebound or are living in a nursing facility, and are unable to go the Medi-Cal office, you can request that a representative come to your place of residency and assist in completing the application.

## **IN HOME SUPPORTIVE SERVICES (IHSS)**

### **WHAT IS IT?**

In-Home Supportive Services provides a wide range of assistance to meet individual needs. Services may include housekeeping, meal preparation, shopping, laundry and personal care.

### **ELIGIBILITY**

To be eligible for the program, you must meet all the following requirements:

- Must be disabled, age 65 or older, or blind
- Unable to live safely at home without help
- Must meet financial need.

### **WHAT IS FINANCIAL NEED?**

If you receive SSI/SSP (Gold Checks) others may also be eligible, but may need to pay a portion of the cost.

### **NEEDS ASSESSMENT**

A social worker will make an assessment of what your needs are, based on your medical condition, your living arrangements and what assistance you may be receiving from your family, friends or other available community resources. The needs assessment will determine which services are needed and how often they are to be

IHSS - Continued

provided. Your doctor may be consulted to verify your medical condition.

## **HOW TO APPLY**

To apply for In-Home Supportive services call 209-558-2637. A social worker will come to your home to discuss what help you may need and determine what costs, if any, you may have to pay for the services. The social worker usually conducts a needs assessment on the initial home visit.

# **MULTI-PURPOSE SENIOR SERVICES PROGRAM (MSSP)**

## **WHAT IS IT?**

The Multi-purpose Senior Services Program, (MSSP) assists frail seniors who are at risk of long term placement in an Intermediate Care or skilled Nursing Facility. MSSP's community based services allow frail seniors aged 65 and older to remain at home.

## **ELIGIBILITY**

MSSP services are available to frail elderly persons living in Stanislaus County. Participants must meet the following qualifications.

- 65 years of age or older.
- Reside in Stanislaus County
- Recipient of Medi-Cal benefits with no share of cost
- Frail with medical problems that would place the senior at risk of institutional placement if needed services were not provided.

## **SERVICES:**

The MSSP staff is comprised of Senior Services Counselors and Health Practitioners who provide assessment, case management, and referral services to seniors.

MSSP – Continued:

Services include:

- A full assessment of the senior's health, emotional and environmental needs.
- A care plan covering a full range of needed medical and social services which may include:

Supplemental Chore Services

Medical Transportation

Respite Care

Home Safety Modifications

Nutritional Supplements

Home Health Referrals

And Other Services

- Timely linkage to services identified in the care plan
- Ongoing review to determine progress and necessary modification to the care plan

## **HOW TO APPLY**

Call MSSP at: 209-558-2345. MSSP is a program of the Stanislaus County Department of Social Services. There is no charge for MSSP services.

MSSP is funded by the state and federal government and administered through the California Department of Aging.

# **PREVENTIVE HEALTH CARE FOR THE AGING**

## **WHAT IS IT?**

Preventive Health Care for the Aging (PHCA) offers health screening and counseling to seniors over age 55. PHCA can help you:

- Identify health problems early
- Find needed health care services
- Learn preventive health practices
- Stay as healthy as possible

## **Assessment**

A skilled Public Health Nurse will take Assessment. This assessment will not take the place of regular visits to your doctor. But you will receive tips on how to work with your doctor and stay active, even if you already have health problems. Your health assessment will provided and include:

- Complete a personal health history
- Measuring your height, weight, and blood pressure
- Reviewing eating habits and nutrition needs

## **Personal Plan**

After completing a health assessment, the nurse will give you suggestions to improve your health. Your plan will take into account your current health and

limitations you may have. Your personal health plan will include:

- Steps you can take to reduce health risks, such as choosing healthy foods and increasing your exercise
- Preventive health exams to discuss with your doctor.
- Referral to physician and other health services for future testing or evaluation if needed.
- Counseling about your health concerns
- Information and resources within the community that can help you stay healthy and active.

### **HOW TO APPLY**

Call the Community Health Services for more information and to make an appointment, 209-558-7400. The services are Free.

# FOOD STAMPS

## WHAT IS IT?

The Food Stamp program provides assistance with food cost. This benefit can help older American on fixed incomes who qualify to stretch their food budgets.

## WHO IS ELIGIBLE?

An applicant must live in the county in which the application is filed and meet citizenship requirements.

Applicants must not be boarders, ineligible students, disqualified individuals or residents of institutions or receive SSI.

Households with a member of 60 or older or disabled

Resources: \$ 3,000

Resources are the things like, cash, savings and checking accounts. Some resources such as a home and personal belongings and some automobiles do not count.

\*Income: Net income after deductions

1-\$716\*    3-\$1220\*

2-\$968\*    4-\$1471\*

The above figures reflect income eligibility by the household.

#### Food Stamps - Continued

However, an elderly person can be certified separately from the rest of the household if they meet one of the following criteria:

1. If they customarily (more than 50% of the time) purchase and prepare meals separately from other member of the household.
2. In some cases if they are unable to purchase and prepare meals because of a disability.

There is a standard deduction of \$134\* a month for each household. Elderly and disabled households are also eligible for a deduction for out of pocket medical cost over \$35\* a month. There is \$206\* a month standard deduction for utility costs.

\*Please note that this net income limit after a portion of the above deductions.

#### Shelter Cost Deduction

Some households are eligible for a deduction of a portion of their shelter costs depending on their income after the standard and medical deductions and the amount of their shelter costs.

#### **AMOUNT OF BENEFIT:**

The amount of the food stamps received depends on income and deductions and number of persons in household.

## **HOW WILL I RECEIVE MY BENEFITS?**

When you apply for food stamps and are approved, you will receive a Food Stamp Identification Card. Each month you are eligible for Food Stamps. You will receive a Food Stamp voucher in the mail. You will be given a list of location you can take your Food Stamp voucher and your Food Stamp I.D. Card. They will exchange the Food Stamp voucher into coupons, which you can take to any store that accepts food stamps.

The vouchers are only good for the month in which you receive them. Be sure to cash the voucher the month you receive it or **you will lose it**. If you do not cash your voucher at all, for a three-month period, your account may become inactive and you may have to reapply.

If you are not able to cash in your Food Stamp voucher, you may have a person act as your authorized representative.

## **HOW DO I APPLY FOR FOOD STAMPS**

Apply at the Stanislaus County Community Service Agency, located on 251 East Hackett Road Modesto or call 209-558-2777.

*\* Amounts are subject to changes*

# **TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF)**

(For Grandparents raising grandchildren)

## **WHAT IS IT?**

The Temporary Assistance to Needy Families (TANF) is a result of welfare reform in 1996. TANF offers financial help to families with low income. The money comes from the Federal government, but is run by the state. It may provide money to your family if your grandchild is eligible.

### **Grant Rules:**

- Adults cannot receive TANF benefits for more than five years. (a lifetime limit)
- Adults who receive TANF benefits must get a job when the state says you are ready.

### **Other TANF Rules:**

- Cash Benefits for adults are paid for two to five years during your entire life. This is your lifetime limit.
- You already may have used part of your lifetime limits.
- A hardship waiver can be set up with no lifetime limit.
- A new assistance program can be set up with no lifetime limit.
- Each state decides if legal immigrants can qualify for TANF.

TANF – continued

TANF may provide emergency assistance, which may include assistance to prevent utility shut-off, emergency housing and temporary shelter for homeless families.

## **WHERE DO I APPLY**

Contact: Jean Harter, \*Apron Strings, 209-558-7494  
Located :on 421 E. Morris, Modesto, CA

## **CSA APPOINTMENTS AVAILABLE**

Monday Appointments are available for relatives interested in applying for TANF, Food Stamps and/or Medi-Cal or to answer questions. For details, information and appointment times.

**JEAN HARTER – X2E at 209-558-2318**

*\*Apron Strings also have other programs and information on Grandparents raising their grandchildren.*

## WEATHERIZATION

### WHAT IS IT?

Residential weatherization activities will provide direct energy conserving improvements to the home of low-income citizens to reduce long-term home energy consumption. An automated energy audit will be completed to determine the highest energy saving measure for each home. If there are any gas appliances in the home, a test is completed to determine carbon monoxide leaks in the home and correction made if necessary. Service includes installing ceiling, wall, or floor insulation, caulking and weather stripping.

### ELIGIBILITY

*Income	Individual	couple
	\$1640.58	\$2145.41
Resources	None	None

### HOW TO APPLY

Contact the Central Valley Opportunity Center (C.V.O.C.) by calling: 209-577-3210.

*\* Income guidelines are 125% of the Federal Poverty Guidelines and are subject to change.*