Benefits Access

One in three Americans aged 65+ is economically insecure—lacking the resources needed to meet basic food, housing, and medical needs. Millions of financially vulnerable seniors and adults with disabilities qualify for— but are not yet enrolled in— programs that could help them pay for prescription drugs, medical care, food, or heat for their homes.

How Benefits Help

- The Medicare Part D Low-Income Subsidy (LIS, or Extra Help) helps people with limited incomes and resources pay for their Medicare prescription drug costs.
- Medicare Savings Programs (MSPs) help beneficiaries afford Medicare premiums, deductibles, coinsurance, and copayments for their inpatient and outpatient health care.
- Medicaid pays for a broad range of medical services for poor seniors, younger adults living with disabilities, and children and their family caregivers.
- The Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps) provides credits on electronic cards that enable recipients to buy nutritious food at participating stores.
- The Low-Income Home Energy Assistance Program (LIHEAP) provides grants to states to assist qualified individuals with their home heating and cooling costs. As long as the state funds last, the program ensures that low-income people do not have to choose between paying their energy bills and buying food or other basic necessities.

Low Enrollment in Core Benefits

- Nationally, an estimated 2 million individuals who are eligible for LIS are not enrolled in the program. (Centers for Medicare & Medicaid Services, 2015)
- Only 42% of people aged 60+ who were eligible to receive SNAP benefits actually participated in the program in 2015, the last year for which data is available. (USDA Food and Nutrition Service, 2017)

The Value of Benefits

- The national average SNAP benefit for an elderly recipient living alone was $105 per month in 2017. (USDA Food & Nutrition Service, 2019)
The value of the Medicare Extra Help prescription drug subsidy is estimated at $4,900 per year. (SSA)

NCOA’s Role

NCOA offers several programs designed to make it easier for eligible individuals to find and apply for benefits to improve their lives.

Center for Benefits Access
NCOA’s Center for Benefits Access helps community-based organizations find and enroll seniors and younger adults with disabilities with limited means into benefits programs for which they are eligible, so they can remain healthy, secure, and independent. Funded through a cooperative agreement with the U.S. Administration for Community Living, the center accomplishes its mission by:

- Providing tools, resources, and technology that help local, state, and regional organizations find, counsel, and assist seniors and younger adults with disabilities in applying for and enrolling in the benefits for which they may be eligible.

- Generating and disseminating new knowledge about best practices and cost-effective strategies for benefits outreach and enrollment.

- Establishing Benefits Enrollment Centers and supporting Medicare Improvements for Patients and Providers Act (MIPPA) grantees to provide person-centered assistance to get the right benefits to vulnerable seniors and adults living with disabilities who qualify.

Learn more at ncoa.org/CenterforBenefits.

BenefitsCheckUp®
NCOA’s BenefitsCheckUp® is the nation’s most comprehensive free, online service to screen seniors with limited income for benefits. It includes more than 2,000 public and private benefits programs from all 50 states and the District of Columbia. Over 7 million people have used BenefitsCheckUp® to identify benefits valued at over $30 billion to help them pay for medicine, food, health care, and more. Learn more at BenefitsCheckUp.org.

Senior Hunger Initiative
NCOA’s Senior Hunger Initiative works to combat senior hunger by enrolling eligible older adults into SNAP. The initiative combines technical assistance to local community organizations with online help and advocacy to make it easier for eligible older adults to access SNAP to pay for healthy food. Learn more at ncoa.org/SeniorHunger.

About NCOA
The National Council on Aging (NCOA) is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. Our mission is to improve the lives of millions of older adults, especially those who are struggling. Through innovative community programs and services, online help, and advocacy, NCOA is partnering with nonprofit organizations, government, and business to improve the health and economic security of 10 million older adults by 2020. Learn more at ncoa.org and @NCOAging.