

Public Benefits Eligibility and Special Needs Trusts for People with Disabilities

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Part One Basics: Benefits Eligibility

An individual with disabilities may be eligible for a wide range of public benefits and assistance programs. When drafting SNTs, it is important to be aware of what these programs entail and how one becomes eligible for public assistance. The following are available programs that every special needs planner should be familiar with.

I. Medicaid

Medicaid¹ is a program jointly funded by federal and state funds, but administered by the individual states. Generally, federal funds are given to the states to establish medical assistance programs for low income and disabled individuals who reside within that state. The way the programs are developed and carried out varies from state to state. Applicants for Medicaid must meet certain requirements. The program is means-based, with both income and resource testing. Although the individual states are able to determine many details of the program, there are certain medical services that Medicaid must cover.²

II. Medicaid Waivers

Medicaid waiver programs were first enacted by Congress in 1981.³ The Social Security Act §1115, allows the Secretary of the Department of Health and Human Services (HHS) to waive certain requirements of the traditional Medicaid program.⁴ The Secretary of HHS provides federal Medicaid funds to a state, and

¹ For more information on the Medicaid program, see <http://www.cms.hhs.gov/home/medicaid.asp>.

² Enumerated mandatory services may be found at 42 USC § 1396d(a)(1)-(24).

³ Julia Gilmore Gaughan, Comment, *Institutionalization as Discrimination: How Medicaid Waivers, the ADA, and §1983 Fail*, 56 U. Kan. L. Rev. 405, 408 (2007).

⁴ The Henry J. Kaiser Family Foundation, *The New Medicaid and CHIP Waiver Initiatives* 11 (2002) [hereinafter *The New Medicaid*], <http://www.kff.org/medicaid/4028-index.cfm>.

under the waiver, that state may provide coverage that does not necessarily meet federal standards. In essence, it waives some of the federal requirements.

For people with developmental disabilities, the waivers represent a progression away from unnecessary institutionalization, toward integration in the community. Medicaid Waiver programs require “budget neutrality,” meaning that a particular state’s federal funding for a waiver program cannot exceed what the cost of traditional Medicaid would be in that state without such a program.⁵ The states that use waivers take the federal funds, create a number of available slots for eligible Medicaid beneficiaries, then fill the slots accordingly with the eligible individuals.⁶ If there are more individuals than slots, waiting lists are employed until a slot becomes available.⁷ While on a waiting list the individual will remain on traditional Medicaid.

1915(b) waivers⁸ are available for individuals with developmental disabilities or severe mental illness. Besides the basic Medicaid covered services for medically necessary health care, this waiver expands coverage to psychological testing, psychiatric evaluations, behavioral analysis, and other services related to mental health.

Home and community-based services waivers (HCBS), codified in § 1396n(c), are used in many states to keep people with different types of disabilities integrated in the community, and out of institutions.⁹ The waivers differ from traditional Medicaid in that the waivers do not adhere as strictly to income and resource requirements, and allow the states to experiment with different types of alternative care. These Medicaid waivers are especially helpful for individuals living with mental illness, as the waivers give these individuals more choice and flexibility in their treatment. From 1992 to 2002, Medicaid spending on HCBS waivers has more than doubled, jumping from 15% to 31% of the long term care budget in those 10 years.¹⁰ In 2002, more than 2 billion individuals received services through the HCBS waivers.¹¹

⁵ *The New Medicaid* at 11.

⁶ “States often have more individuals in need of waiver services than the number of available spaces, called ‘slots,’ on a program. Many states use waiting lists when their program slots are filled.” The Henry J. Kaiser Family Foundation, Medicaid 1915(c) Home and Community-Based Service Programs: Data Update, 9, (2005), <http://www.kff.org/medicaid/upload/7345.pdf>.

⁷ *Id.* at 9.

⁸ 1915(b) waivers are also known as “Managed Care or Freedom of Choice” waivers. Like other waivers, the 1915 (b) waiver allows a state to waive certain traditional Medicaid requirements. See www.cms.hhs.gov follow the “Medicaid” hyperlink.

⁹ 42 U.S.C. §1396n(c)(1).

¹⁰ The Henry J. Kaiser Family Foundation, Medicaid 1915(c) Home and Community-Based Service Programs: Data Update, 1, (2005), <http://www.kff.org/medicaid/upload/7345.pdf>.

For more information on Medicaid Waivers, visit: <http://www.cms.hhs.gov/>.

III. Supplemental Security Income (SSI)

SSI is a federally-funded program that is administered by the Social Security Administration (SSA). The program is means-based and provides income to persons with qualified disabilities and the elderly. This program requires familiarity with the Program Operations Manual System (POMS), which can be found at www.ssa.gov.¹² The POMS state the rules for SSI including eligibility and other important aspects of the program. The purpose of the income is to provide food and shelter, and the program is designed to provide those receiving assistance with approximately 75% of the federally defined poverty level.

There are five eligibility requirements that one must meet to receive SSI:

- Applicant must be at least 65 years old, blind or have a disability;¹³
- The recipient must be a citizen of the United States or meet the requirements set forth in the 1996 Welfare Act and the Balanced Budget Act of 1997;
- The recipient must meet financial requirements;
- The person must file for any other benefits for which they may be eligible. The other benefits will reduce the SSI benefits on a dollar for dollar basis;
- The recipient must not reside in a public institution;

The financial requirements for SSI eligibility are both income requirements and resource requirements. Income is the money that the individual receives such as wages. The income requirements depend on where the individual lives,

¹¹ *Id.* at 1.

¹² For a direct link to the POMS, follow:
<https://secure.ssa.gov/apps10/poms.nsf/partlist!OpenView>.

¹³ “Disability means the inability to do any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. The impairment must be so severe that the claimant is unable to do his or her previous work or any other substantially gainful activity which exists in the national economy. The person’s residual functional capacity and age, education, and work experience will be considered in determining whether the person will be able to do other work.” Begley, Thomas D. and Canellos, Angela, *Special Needs Trusts Handbook*, §2.02 [B](1) (2008).

and vary from state to state. It is important to contact the local Social Security Administration office for more information about a particular locality. Not all income will be counted against an individual for eligibility purposes. Examples of excluded income are:

- The first \$20 a month of most income you receive;
- The first \$65 a month you earn from working and half the amount over \$65;
- Food stamps;
- Shelter you get from private nonprofit organizations; and
- Most home energy assistance.

Resources for the purpose of applying for SSI include real estate, bank accounts, cash, stocks, and bonds. Social Security does not count all resources when calculating SSI. Items that are excluded are:

- The home the applicant lives in and the land it is on;
- Life insurance policies with a face value of \$1,500 or less;
- Applicant's car (usually);
- Burial plots for applicant and members of their immediate family; and

Up to \$1,500 in burial funds and up to \$1,500 in burial funds for the spouse.

It is important to note that felons, parole and probation violators are not eligible for SSI benefits.

For more information on SSI, visit: http://www.ssa.gov/pgm/links_ssi.htm.

IV. Social Security Disability Insurance (SSDI)

SSDI pays benefits to individuals and their family members if they are "insured," meaning that they have worked long enough and paid Social Security taxes during their term of employment. The disabled wage earner is entitled to benefits, along with their spouse and children, based on the work record of the wage earner.

For more information on SSDI, visit: <http://www.ssa.gov/disability/>. Also, see materials later in this conference: *"Understanding SSDI, How To: Get SSDI, Handle Denials, Loss of Benefits, Overpayments and Coordinate with Other Benefits."*

V. Public Housing Benefits

Section 8 Housing is a federal program that provides housing assistance to individuals with disabilities. The Section 8 Housing Assistance Payments Program was created by the Housing and Community Development Act of 1974. Housing and Urban Development Agency (HUD) pays rental subsidies for eligible families, to ensure that they live in a safe environment. HUD funds Public Housing Agencies (PHAs), and PHAs contract with the owner to make rent payments on behalf of the family, if the PHA determines that the family's unit and tenancy is appropriate.

Eligibility for Section 8 housing assistance is based on meeting the definition of "family", the family's size, and the total gross income of the family.¹⁴ The statutory definition of family is broad and includes both single individuals and groups of people.¹⁵ A family's income may not exceed 50% of the median income for the county or locality where the family chooses to live.¹⁶ Median income levels vary by location and are published by HUD.¹⁷

For a detailed discussion of housing issues, see handout titled "*Part Three Basics: Section 8 and Supportive Housing Issues.*"

VI. Food Stamps

The Food Stamp Program is designed to provide nourishment assistance to low income individuals and their families. Eligibility is determined on a household basis. The general test for eligibility is that the household applying for food stamps may not have more than \$2,000 in resources. If your household includes a disabled or elderly individual then the threshold is increased to \$3,000. It is important to note that the individual's home and real property that the home is located on, do not count against the individual as resources for food stamp eligibility purposes. Along with the resource limits, there are also income limits that the household must meet. These limits vary by the size of the household and the makeup of the family. For instance, a family with more disabled or elderly members would be eligible for addition income exclusions.

For more information visit: <http://www.fns.usda.gov/fsp> and <http://www.ssa.gov/pubs/10101.html>.

VII. Veterans Benefits

¹⁴ The regulations that cover this program are found at 24 CFR § 982.

¹⁵ 24 CFR § 982.201(a).

¹⁶ *Housing Choice Vouchers Fact Sheet*, U.S. Department of Housing and Urban Development, available at: http://www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm#4.

¹⁷ *Id.*

The U.S. Department of Veterans Affairs (VA) offers a wide-range of benefits to U.S. veterans, U.S. service members, and their families. The following individuals are eligible for assistance under the VA program:

- A veteran;
- A veteran's dependant;
- A surviving spouse, child, or parent of a deceased veteran;
- An active duty military service member;
- A member of the Reserve or National Guard.

The following benefits and services are available to the above-listed eligible individuals:

- Compensation – VA will pay an eligible veteran monthly compensation if he or she is at least 10% disabled as a result of military service.
- Pension – VA will pay a monthly pension to wartime veterans with limited income. The veteran must be either permanently or totally disabled or at least 65 years of age.
- Heath Care – VA provides a number of health care services, including but not limited to: hospital, outpatient medical, dental, pharmacy, prosthetic, nursing home, community-based residential care, counseling, and alcohol and drug treatment.
- Vocational Rehabilitation and Employment – VA will assist veterans with service-related disabilities in preparation for and obtaining employment.
- Education and Training – Benefits to veterans, active duty service members and reservists. Amount of benefits depends on the individual's type of military service.
- Home Loans – Loan assistance may be available to veterans, military personnel, and surviving spouses.
- Life Insurance – Four different types available, depending on nature of individual's military service.
- Dependency and Indemnity Compensation - Paid to certain survivors of service members and veterans. Death pensions are also available to children of deceased wartime veterans.
- Burial – VA offers certain burial services, based on the nature of the individual's service, including: headstones and markers, presidential

memorial certificate, burial flag, reimbursement of burial expenses, and burial in a VA national cemetery.

For more information on veterans benefits, visit: www.va.gov.

VIII. Conclusion

Benefits for people with disabilities can be state-specific or county/city-specific. My office created the attached *Special Needs Trust Checklist* to give to beneficiaries and their advocates. It helps assure that all public resources are accessed before private resources from the trust are used. This checklist is helpful to the trustee in administering the trust.

Benefits Checklist

(updated 8/30/10)

This checklist is used to determine if a special needs trust beneficiary is getting all the public benefits they can.

CHILDREN'S SERVICES:

1. Children's Special Healthcare Services

- A trust funded program within the Department of Community Health which provides children and some adults with coverage and equipment for their special healthcare needs and their families. It also provides family centered services to support primary caretakers, as well as community based services to allow for at home care and maintenance of routines.
- Applicants must be diagnosed with one of the 2,700 conditions covered, and be a Michigan resident.
- Applications can be obtained at local health departments or by calling (800-359-3722) or (517-241-7420)
- www.mdch.state.mi.us/msa/cshcs/CSHCS.htm

Utilized: Yes No

Reason _____

2. Healthy Kids

- Medicaid program which provides a variety of health services including vision, dental and mental health to pregnant women, babies and children under age 19.
- Applicants must be Michigan residents or legal immigrants, meet income requirements, and inform of any other medical insurance.
- Income Requirements: Healthy Kids for Pregnant Women (185% of poverty) Healthy Kids for Children under age 1 (185% of poverty) Healthy Kids for other children (150% of poverty) (See above for federal poverty guidelines)
- Call (888-988-6300) to determine eligibility.
- www.michigan.gov/mdch

3. Insure Kids Now!

- This website set up by the U.S. Department of Health and Human Services links parents and children with their States low cost health insurance programs.
- Call 877-KIDS-NOW or visit-<http://www.insurekidsnow.gov/> for more information and for links to your States program.

Utilized: Yes No

Reason _____

4. Michigan Child

- This Department of Community Health program provides health and dental care to qualified applicants. Not a Medicaid program.
- There is a five dollar monthly premium for all Children in one family
- Applicants must be Michigan residents or legal immigrants, meet income requirements, and inform of any other medical insurance.
- Income requirement: The adjusted gross income must be at or above 150% and below 200% of the federal poverty level. For children under 1 year of age, the adjusted gross income must be above 185% and at or below 200% of the federal poverty level.

- Call (888-988-6300) for information and local DHS office for application
- http://www.michigan.gov/mdch/1,1607,7-132-2943_4845_4931---,00.html

Table 2

The 2009 Federal Poverty Guidelines	
Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010
For families with more than 8 persons, add \$3,740 for each additional person.	

Utilized: Yes No

Reason_____

4. Vaccines for Children

- For eligibility children must be on Medicaid, eligible for Medicaid, under-insured or not a recipient of health insurance.
- For more information about the Vaccines For Children program, parents can call their doctor, local health department or 888-76-SHOTS.

Utilized: Yes No

Reason_____

CONSUMER SERVICES:

1. Credit Card Offer Opt-Out

- Consumers can visit the secured website, which is a joint venture between the major credit reporting agencies, and choose to opt-out of credit offers for five years or permanently.
- If the five year electronic opt out is selected the form may be completed online. If permanent opt out is selected the form is filled out online, but the permanent election form must be printed, signed and mailed. In the interim a five year request will be processed until receipt of the permanent form.
- www.optoutprescreen.com
- Call 888-567-8688

Utilized: Yes No

Reason_____

DENTAL SERVICES:

1. Detroit Department of Health & Wellness Dental Clinic

- Clinic offers pediatric (ages 3-18) and adult dental services
- Children (313-876-4739); Adults (313-876-4164)
- <http://www.dethealth.org/>

Utilized: Yes No

Reason_____

2. Macomb County Discount Dental Plan - CAREington (586) 469-6313; Dentemax 1-866-498-7914

- Participants receive 20-50% discounts on most dental procedures, at participating dental providers.
- The cost is \$69 per year.
- Applicants must be residents of Macomb County.
- Applications must be submitted via mail.
- <http://www.macombcountymi.gov/discountdental>

Utilized: Yes No

Reason_____

3. Oakland County Discount Dental Plan

- Participants receive 20-50% discounts on most dental procedures, at participating dental providers.
- The cost is \$69 per year.
- Applicants must be residents of Oakland County.
- Application can be filled out online.
- <http://www.ocdiscountdental.com>

Utilized: Yes No

Reason_____

4. The Hope Dental Clinic

- Provides general and restorative dental care at a low cost.
- Call (734-480-9575)
- <http://www.thehopeclinic.org/>

Utilized: Yes No

Reason_____

5. Tri-County Dental Health Council

- Provides emergency treatment, treatment to low income uninsured workers, and dentures for low income seniors age 60+ from volunteer dentists.
- Provides an extensive referral service of dentists who accept Medicaid and treat low income patients.
- Cost is dependent upon income and family size and patients' pay 10-30% of usual dentist's fees.
- Call (248-559-7767)
- <http://www.dentalhealthcouncil.org/>

Utilized: Yes No

Reason_____

6. University of Detroit Mercy Dental Clinic

- Provides a variety of dental services and specialty care including braces and root canals to accepted patients.

- Accepts most insurance including Medicaid. \$40 should be brought to appointment for x-rays.
- Call (313-494-6700)
- http://dental.udmercy.edu/dentalhygiene/pt_care.htm

Utilized: Yes No

Reason_____

7. University of Michigan School of Dentistry - Adult Clinic & Urgent Care Clinic

- Provides a wide variety of dental services to the public at reasonable rates. Services are provided by supervised dental services.
- Call (734-763-6933) for appointments or information/wait could be several weeks for dental clinic appointments.
- Urgent Care Clinic is open Monday-Friday 8:00-5:00 on a walk-in basis.
- <http://www.dent.umich.edu/patients/>

Utilized: Yes No

Reason_____

8. University of Michigan School of Dentistry - Children's Clinic

- Provides dental care to children under the age of 14
- Call (734-764-1523) for appointments
- <http://www.dent.umich.edu/patients/>

Utilized: Yes No

Reason_____

9. Washtenaw Children's Dental Clinic-Mack School

- Provides dental services to children at very low cost.
- Children must be low income, under age 18, and attend school in Washtenaw County.
- Call (734-663-7073)

Utilized: Yes No

Reason_____

10. Wayne County Health Department

- Health Department provides dental care to Wayne County residents.
- Call (734 727-7000) for appointments
- <http://www.waynecounty.com/hhSvcs/>

Utilized: Yes No

Reason_____

HEALTH CARE SERVICES:

Macomb County

1. Macomb Connect Care

- Covers visits to Primary Care Physician offices, prescriptions, lab work, x-rays, medical supplies, urgent care clinics.
- Applicant must be a Macomb County Resident, Ages 19-64, an adult with no minor children, not eligible for any other medical coverage, and meet income requirements.
- Application can be downloaded online and must be mailed.

- <http://www.macombhealthplan.org/macombcareconnect.php>

Utilized: Yes No

Reason _____

2. Macomb County Adult Benefit Waiver

- Covers visits to an assigned Primary Care Physician (PCP), referrals to specialists, referrals for outpatient diagnostic services and procedures and prescription drugs.
- Only available during open enrollment periods through Department of Human Services (DHS).
- Applicant must be a Macomb County resident, Ages 19-64, not disabled or eligible for Medicaid or other medical programs, and must meet income requirements.
- Apply at DHS office (586-469-7700)

Utilized: Yes No

Reason _____

3. Macomb County Breast & Cervical Cancer Screening Program

- No cost breast and cervical cancer screenings.
- Applicant must be a resident of Macomb County, ages 40-64, have no health insurance, and be low to moderate-income level.
- (586) 412-3384
- http://www.macombcountymi.gov/publichealth/HPDC/hpdc_breast_and_cervical_cancerscreen.htm

Utilized: Yes No

Reason _____

4. Macomb County Cardiovascular Disease Risk Reduction Program

- Provides education and screenings throughout the community for residents.
- Call (586) 412-3387 to find screening locations.
- <http://www.macombcountymi.gov/publichealth/HPDC/cvdrp.htm>

Utilized: Yes No

Reason _____

5. Macomb County Family Planning Services

- Provides family planning education, counseling, cervical and breast exams, and contraceptives for Macomb County Residents.
- Fees are determined on a sliding scale.
- (586) 469-5491
- <http://www.macombcountymi.gov/publichealth/>

Utilized: Yes No

Reason _____

6. Macomb County Immunization Clinic

- Provides immunizations for adults and children
- Call (586) 469-5372.
- http://www.macombcountymi.gov/PublicHealth/ClinicServices/fhs_immunization_clinic.htm

Utilized: Yes No

Reason _____

7. Macomb County Sexually Transmitted Disease Program

- Provides confidential counseling, testing, diagnosis, and treatment of sexually transmitted diseases.
- Applicants must be age 12 or over and a resident of Macomb County.
- (586) 465-9217
- <http://www.macombcountymi.gov/publichealth/HPDC/STD.htm>

Utilized: Yes No

Reason _____

Oakland County

1. North Oakland Transportation Authority

- Provides free rides to Users who are 62 or older or have a disability. They also must be a resident of the Village of Oxford, Township of Oxford, Township of Addison, Village of Leonard, Township of Lake Orion or the Village of Lake Orion.
- A rider has to make an appointment with a dispatcher as far ahead as three or four weeks, but appointments can be made as late as 24 hours before seeing a hairdresser or 48 hours before a doctor's appointment.
- To register with the North Oakland Transportation Authority, call (248) 628-7900.

Utilized: Yes No

Reason _____

Note: Other local communities have similar programs.

2. Oakland County Hearing and Vision Screenings

- Hearing and vision screenings by appointment for school aged children in Oakland County
- Call (248) 424-7070 for appointments
- http://www.oakgov.com/health/program_service/hv_about.html

Utilized: Yes No

Reason _____

3. Oakland County HIV/AIDS Prevention and Control

- Provides confidential and anonymous counseling, and testing.
- 1-888-350-0900 ext. 85416 for appointments.
- http://www.oakgov.com/health/program_service/hiv_control.html

Utilized: Yes No

Reason _____

4. Oakland County Immunizations

- Provides immunization for children, teens, and adults.
- (248) 858-1305 (North Oakland) / (248) 424-7046 (South Oakland) (248) 926-3361 (West Oakland)
- http://www.oakgov.com/health/program_service/immunize_about.html

Utilized: Yes No

Reason _____

5. Oakland County Sexually Transmitted Disease Program

- Provides testing, diagnosis, treatment and counseling.
- Patients should visit clinic location for services.
- <http://www.oakgov.com/health/contact/index.html>

Utilized: Yes No

Reason _____

Wayne County

1. Detroit Department of Health & Wellness Clinic

- Clinics provide Adult Medicine, Healthy Kids Medicaid Enrollment assistance, free pregnancy testing family planning/birth control services WIC Food Supplement Program assistance, social work services
- 313-876-4000
- www.dethealth.org

Utilized: Yes No

Reason _____

2. Wayne County Health Department

- Provides personal health services to Wayne County residents
- Services include HIV testing and counseling, immunizations, STD testing, hearing and vision screening, and family planning.
- Call 734-727-7000 for appointments
- <http://www.waynecounty.com/hhSvcs/>

Utilized: Yes No

Reason _____

HOUSING ASSISTANCE:

1. Community Housing Network

- Offers a variety of housing related services designed to help persons with disabilities and the homeless secure and maintain desirable, affordable housing.
- Housing Resource Center
- Supportive Housing Leasing Assistance Program
- Shelter Plus Care Program
- Home Buyer Program
- www.communityhousingnetwork.org
- Call (248) 928-0111 in Oakland County or (866) 282-3119 (toll free)

Utilized: Yes No

Reason _____

2. Section 8 Housing Assistance

- Section 8 offers various types of assistance, including:
 - Housing choice vouchers - Allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing.
 - The Section 8 Rental Voucher Program- Increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. The public housing authority (PHA) generally pays the landlord the difference between 30 percent of household income and the PHA-determined payment standard-about 80 to 100 percent of the fair market rent (FMR). The rent must be reasonable. The household may choose a unit with a higher rent than the FMR and pay the landlord the difference or choose a lower cost unit and keep the difference.
- www.hud.gov/offices/pih/programs/hcv
- Call (800) 225-5342

Utilized: Yes No

Reason _____

NUTRITION SERVICES:

1. Bridge Card/Food Stamps & Cash Benefits

- Electronic Benefits Transfer Card (EBT)
- Obtained through DHS and provides food/cash benefits to recipients.
- Application may be printed online but must be completed and taken to the local DHS office. The applicant will then be assigned a DHS specialist who will lead them through the application process.
- The card is just like a debit card and food/cash benefits are made available according to the benefits schedule..
- (800-481-4989); Apply at local DHS
- http://www.michigan.gov/dhs/0,1607,7-124-5455_7034---,00.html

Utilized: Yes No

Reason _____

2. Macomb County Meals-on-Wheels

- Provides congregate and home delivered meals to home bound individuals and senior citizens who are unable to prepare meals for themselves due to physical or mental impairments related to age and medical condition.
- \$3.00 donation suggested per meal.
- Call (800-852-7795) for service.

Utilized: Yes No

Reason _____

3. Michigan's Coordinated Access to Food for the Elderly (MiCafe)

- Helps residents age 60 or older maneuver through the Michigan Bridge Card application process. They do not have to visit DHS through this program.
- Currently available in Branch, Cass, Charlevoix, Eaton, Emmet, Genesee, Gratiot, Kalamazoo, St. Joseph, and Wayne Counties.
- Call (877) 664-2233
- <http://www.elderslaw.org/Micafe/index.htm>

Utilized: Yes No

Reason _____

4. Oakland County Meals-on-Wheels

- Provides home delivered meals to homebound individuals and senior citizens who are unable to prepare meals for themselves due to physical or mental impairments related to age and medical condition.
- Call (248-288-3311) for service

Utilized: Yes No

Reason _____

5. Wayne County Meals-on-Wheels

- Provides daily delivered meals, several congregate meal sites, as well as holiday home delivered meals to seniors and disabled individuals who are unable to prepare meals for themselves due to physical or mental impairments related to age and medical condition.

- Call (313-964-6325-Detroit Area Agency on Aging) for location or information.

Utilized: Yes No

Reason_____

PRESCRIPTION DRUG ASSISTANCE PROGRAMS:

1. Free Medicine Foundation

- Apply online or via mail if you have no insurance or are underinsured.
- Visit www.freemedicinefoundation.com or call 1-573-996-3333 and an application will be mailed to you.
- Application is completed and mailed and eligibility is then determined.

Utilized: Yes No

Reason_____

2. Merck Discount Drug Card (<http://www.merck.com/merckhelps/>)

- Offers discounts on 11 Merck drugs: Cosopt[®], Cozaar[®], Emend[®], Fosamax[®], Fosamax Plus D[™], Hyzaar[®], Janumet[™], Januvia[™], Maxalt[®], Maxalt-MLT[®], Singulair[®], Trusopt[®]
- Applicant may not have prescription coverage from public or private plans. They may be eligible for Medicare Part D but have opted out.

Utilized: Yes No

Reason_____

3. Michigan Rx Discount Card

- A discount card used at pharmacies that save participants 5-25% on prescription drugs
- Applicants must be residents of the state of Michigan, have no other prescription coverage, and meet *median* state income requirements.(see table 1)
- Call (1-800-755-6479)
- Application is completed and mailed and eligibility is then determined.

Utilized: Yes No

Reason_____

Table 1

Size of Family Unit	MI Median Income	Size of Family Unit	MI Median Income
1	\$31,200	6	\$ 74,400
2	\$42,000	7	\$ 85,200
3	\$52,800	8	\$ 96,000
4	\$63,600	9	\$106,800

4. Michigan Rx Price Finder

- Provides current price information for drugs.
- Users enter zip codes or city, mile radius, and drug name and options are generated. Pharmacy name, address, and phone number, map option and drug price are given.
- Visit www.michigandrugprices.com

Utilized: Yes No

Reason_____

5. Needy Meds (www.needymeds.com)

- Resource bank of drug company assistance plans, disease based assistance, discount prescription cards, and government programs.
- This site contains information and links to available programs. Clients search by brand and generic drug name, company, disease, and state; they are then given links to the appropriate website or application.

Utilized: Yes No

Reason_____

6. Partnership for Prescription Assistance (www.pparx.com)

- Resource bank of drug company assistance plans, discount prescription cards, and state programs.
- Eligibility information is entered and available options are generated.

Utilized: Yes No

Reason_____

7. Rx Hope (www.rxhope.com)

- Resource bank of government and corporate assistance plans.
- Eligibility information and drug names are entered online and options are generated.

Utilized: Yes No

Reason_____

8. Rx Outreach (www.rxoutreach.com)

- Provides reduced costs prescriptions at the rate of \$20, \$30, or \$40 for a 90-day supply. Prescriptions fall into one of three tiers and price is determined by the drug's category.
- An application is filled out annually and eligibility is determined.

Utilized: Yes No

Reason_____

9. Together Rx Access Discount Card (www.togetherrxaccess.com)

- Prescription discount card offered by 12 companies collectively. Card participants are given discounts of 25-40% on prescription drugs.
- Applicant may not have prescription coverage and may not be eligible for Medicare.
- Application filled out and eligibility is determined.

Utilized: Yes No

Reason_____

MEDICAID - MEDICARE STATEWIDE PROGRAMS:

1. Medicaid

- Michigan Dept. of Community Health
- (517-373-3740)
- www.michigan.gov/mdch

Utilized: Yes No

Reason_____

2. Medicare Savings Program

- This program may help the elderly or those have a disability to pay the cost of their monthly Medicare Premium
- Eligibility is based on income and assets. To qualify, you must have:
- Monthly income below \$1,036 and assets worth less than \$4,000 as a single person, or
- Monthly income below \$1,390 and assets worth less than \$6,000 as a married couple
- Call 1-800-772-1213 for more information or apply at your county Department of Human Services Office.

Utilized: Yes No

Reason_____

3. Michigan's Home Help Services Program

- Michigan Dept. of Human Services
- Designed to enable people of very modest means - who cannot completely manage to care for themselves - to continue to live in their homes rather than nursing homes, adult foster care homes, or homes for the aged.
- People enrolled in the program are expected to employ their own caregiver; they may choose to employ friends or relatives, however, program rules prohibit a spouse or, in cases where the client is under 18, a parent.
- The Michigan Quality Community Care Council maintains a registry to help locate a qualified provider (800-979-4662).
- Apply to local Michigan Dept. of Human Services
- Individuals must be eligible for Medicaid (special income and asset limits apply) in order to qualify.
- Brochure with more information:

http://www.pekdadvocacy.com/documents/MI/MI_Home_Help_Services.pdf

Utilized: Yes No

Reason_____

STATEWIDE PROGRAMS (not Medicaid/Medicare Related):

1. DHS HIV/AIDS Support Services

- Provides support services to those who have tested positive HIV/AIDS as well as insurance assistance.
- Call (877) 342-2437
- www.michigan.gov/dhs/0,1607,7-124-5452_7122_36921---,00.html

Utilized: Yes No

Reason_____

2. DHS Plan First!

- Provides family planning to women.
- Applicants must be Michigan residents, ages 19-44, not Medicaid eligible, no family planning coverage through a private insurance plan, meet income requirements (family income at or below 185% of the federal poverty level (FPL), and citizenship requirements.
- Application must be filled out and returned to Plan First!
- Fax number (517) 324-0710.
- www.michigan.gov/mdch

Utilized: Yes No

Reason_____

3. Incontinence Supplies and Services

- If your doctor said that you or your child (can be an adult) has a problem with incontinence, this information will tell you how to get the services and products you need.
- Note: **If you are in a Medicaid health plan, this information does not apply to you. Call your plan to find out how to order supplies.**
- If you are a **Medicare/Medicaid beneficiary**, you will be required to use J&B Medical as your supplier for Medicare non-covered incontinence supplies.
- J&B Medical - 800-737-0045
- For more information see: www.michigan.gov/documents/dipfinal_88492_7.pdf

Utilized: Yes No

Reason _____

4. Michigan Assistance and Referral Service (MARS)

- This site is a resource bank of state programs.
- Applicant fills out information such as number in home, age, income, medical conditions, and an estimate of what state programs they are eligible for is generated.
- www.mfia.state.mi.us/mars

Utilized: Yes No

Reason _____

5. Michigan Department of Community Health Breast & Cervical Cancer Control Program

- Provided through the MDCH. Provides screening and treatment.
- Call (800-922-MAMM) for local providers.
- http://michigan.gov/mdch/0,1607,7-132-2940_2955-13487--,00.html

Utilized: Yes No

Reason _____

6. State Disability Assistance (only for folks not on Medicaid)

- The State Disability Assistance (SDA) program provides cash assistance to disabled adults to help them pay for living expenses such as rent, heat, utilities, clothing, food and personal care items. A person is considered **disabled** for SDA purposes if he/she:
- Receives certain other disability-related benefits (such as Medicaid based on disability or blindness).
- Resides in a special facility (such as a licensed Adult Foster Care Home).
- Is certified by DHS medical consultants as unable to work due to a mental or physical disability for at least 90 days.
- SDA may also be provided to the caretaker of a disabled person or to a person age 65 or older. An SDA group can be either a single person or spouses who live together.
- Contact your local DHS office to begin the process of receiving this benefit.

Utilized: Yes No

Reason _____

TELEPHONE ASSISTANCE PROGRAMS:

1. Lifeline and Link-up Telephone Assistance

- Lifeline is a government program in which qualified individuals receive discounts on monthly telephone bills.

- Link-up helps pay the expense of phone installation.
- Applicants must meet income requirements or, be recipients of Medicaid, Food Stamps, SSI, Section 8, temporary needy family assistance, National School Lunch Program.
- Verizon customers call (800-483-4000)
- AT&T Customers call (800-621-8650); or visit www.att.com/Common/images/Lifeline/LifelineMI.pdf
- All other companies call (866-321-2323)

Utilized: Yes No

Reason _____

TRANSPORTATION ASSISTANCE:

Medicaid (for those on Medicaid):

For a complete listing with more information on the services below, see:
www.pekdadvocacy.com/documents/medicaid/Transportation_Services.pdf

1. Blue Caid

- To/from medical appointment and/or treatment with 48 hours advance notice.
- Customer service number: 800-228-8554

Utilized: Yes No

Reason _____

2. CareSource

- To/from doctor appointments, including mental health and vision visits, trips to pharmacy for Rx refills, child birthing classes.
- Customer service number: 800-390-7102

Utilized: Yes No

Reason _____

3. Great Lakes Health Plan

- To/from doctor visits, medical supply companies, dialysis clinics, health departments, MIHP, any family planning clinic, hospitals for non-emergency care, vision clinics.
- Customer service number: 800-903-5253

Utilized: Yes No

Reason _____

4. Health Plan of MI

- To/from all scheduled medical appointments. Stop at pharmacy for Rx fill is included with medical appointments. Also covered for Education classes, (Diabetes, Asthma, Childbirth, etc.). Transportation methods include: taxi, van, bus tickets and mileage reimbursement. Mileage reimbursement must be pre-arranged with Access-To-Care.
- Customer service number: 888-437-0606

Utilized: Yes No

Reason _____

5. Health Plus Partners

- Cab service for ABAD, Seniors, and those determined medically necessary by their physician - 24 hours notice; Mileage vouchers, bus passes, your ride passes - 3-5 business days for mailing of passes.
- Customer service number: 800-332-9161

Utilized: Yes No

Reason_____

6. Midwest Health Plan

- Transportation is arranged for trips to doctor and specialist appointments, mental health, vision, WIC and Pharmacy.
- Customer service number: 888-654-2200

Utilized: Yes No

Reason_____

7. Molina Health Care

- To/from doctor's appointments, including outpatient mental health visits covered by the health plan and vision services. Trips to the pharmacy for Rx fills, child birthing classes.
- Customer service number: 888-898-7969

Utilized: Yes No

Reason_____

8. OmniCare Health Plan

- Non-emergent transportation
- Customer service number: 866-314-3784

Utilized: Yes No

Reason_____

9. PHP Mid MI

- Medical, Mental Health (20 outpatient visits), Vision, Pharmacy
- Customer service number: 800-661-8299

Utilized: Yes No

Reason_____

10. Priority Health Gov. Programs

- Non-emergent transportation to/from doctor appointments
- Customer service number: 888-975-8102

Utilized: Yes No

Reason_____

11. ProCare

- Non-emergent transportation to/from member appointments
- Customer service number: 877-255-3055

Utilized: Yes No

Reason_____

12. Total Health Care

- To and from doctor and specialist appointments, including WIC appointments, mental health, vision, and health education classes.
- Customer service number: 800-826-2862

Utilized: Yes No

Reason _____

13. UPHP

- To and from doctor's appointments, including mental health (for 20 visit benefit, not CMH visits) and vision visits. Non-emergent travel to an authorized in-patient stay but not a return trip. Trips to the pharmacy for Rx fills, child birthing classes, MIHP appointments, WIC visits, health education classes.
- Customer service number: 800-835-2556

Utilized: Yes No

Reason _____

Private and Other Transportation Services:

1. Detroit Department of Transportation Services

[Click here for their ADA services](#), accessibility guidelines, and services for senior citizens.

2. Waterford Senior Center (www.waterford.k12.mi.us/SeniorCenter/default.htm)

- To/from medical appointments, errands
- Recommended donation \$3.00 per one-way trip; reservations must be made in advance
- Call 248-682-9450
- For application, see www.pekdadvocacy.com/documents/MI/Waterford_Senior_Center.pdf

UTILITY SERVICES:

1. Consumer's Energy Budget Plan

- Allows customers to spread out annual energy costs into equal monthly payments.
- The plan begins June 1 each year and runs through May 31.
- (800-477-5050); www.consumersenergy.com

Utilized: Yes No

Reason _____

2. Energy Direct

- Utility shut off avoidance program in which DHS partners with DTE, SEMCO, and Consumer's Energy. DHS matches client's names with the three providers. When a match is found DHS pays the bill, up to \$550 for heat and electricity respectively.
- DHS Energy Hotline (800-292-5650); Contact local DHS office for assistance.

Utilized: Yes No

Reason _____

3. Gas Payment Arrangements

- Michigan Gas Utilities can help customers who have past due balances arrange for repayment and avoid shut off.
- Customers must have a Michigan Gas Utilities residential account, have a balance less than \$400, and not currently on a payment plan for a past due balance.
- Arrangements can be made online at:
www.michiganagasutilities.com/service/arrangements.aspx

Utilized: Yes No

Reason _____

4. Michigan Home Heating Credit

- Provides low income individuals with a home heating draft or voucher which is sent to energy providers including DTE, SEMCO, and Consumer's Energy. The companies then credit the customers account.
- Eligibility is based on income, number of exemptions and household heating costs.
- Applicant files Michigan Home Heating Credit Form MI-1040CR-7 with the department of treasury who determines eligibility.
- DHS Energy Hotline at 1-800-292-5650.

Utilized: Yes No

Reason_____

5. State Emergency Relief (SER)

- This Program is intended for occasional extreme financial hardship for low-income individuals or families. The program is administered by DHS and can meet emergency need for the following: heat & utilities home repairs, relocation assistance, home ownership services, and burial.
- Eligibility is determined by income and assets and one of the following: demonstration of immediate need (shut off notice), declared need for deliverable fuel, verified need for energy related home repair.
- DHS Energy Hotline (800-292-5650); Apply at local DHS Office
- Uses only state funds; no Medicaid match

Utilized: Yes No

Reason_____

6. The Heat and Warmth Fund (THAW)

- Independent, non-profit agency that provides low income individuals and families with emergency energy assistance and advocates for long-term solutions to energy issues.
- Households requesting assistance must have: a shut-off notice (seniors age 62+ are exempt from this requirement), an immediate need for heat, a residential utility account in their own name, already discussed their bill with their utility company, applied for all other public and private resources, and paid a utility bill of \$200 in the last six months.
- (800) 826-8429

Utilized: Yes No

Reason_____

7. Third Party Notification

- DTE, SEMCO, and Consumer's Energy offer third party notification or double notice of bill due dates. The third party is not liable for the bill; they are simply notified to remind the responsible party. This option is an added measure of protection to avoid late bills and shut offs.
- Contact companies: DTE (800) 477-4747, SEMCO (800) 624-2019, Consumer's Energy (800) 477-5050.

Utilized: Yes No

Reason_____

8. Weatherization Assistance Program

- DHS administered program for homeowners and renters. Provides energy conservation services including: wall, attic, and foundation insulation, air leakage reduction, smoke detectors, dryer venting.
- Applicants, which meet income requirements, are recipients of Family Independence program through DHS, or are recipient of SSI automatically, qualify at no cost.
- Contact local weatherization operators for eligibility determination

- Macomb County, Macomb County Community Services Agency, (586) 469-6999;
- Oakland County, Oakland Livingston Human Services Agency, (248) 209-2760
- Wayne County, City of Dearborn, (LPO), (313) 943-2180; City of Detroit, Department of Human Services, (313) 852-5609; Downriver Community Conference, (LPO) (734) 362-3472; Western Wayne County, (LPO) (313) 224-5250; Wayne-Metropolitan Community Action Agency, (734) 246-2280.

Utilized: Yes No

Reason _____

9. Winter Protection Plans

- Protects seniors and low income customers from utility shut off and high winter payments. Consumer's Energy, DTE & SEMCO are participants.
- Participants will not be shut off if they pay at least 6% of their estimated annual bill each month plus 1/12 of any past due bills.
- Applicants must meet one of the following: 62 years+, receive DHS cash assistance, food stamps, Medicaid, or meet income requirements.
- Contact Michigan Gas Utilities (800) 401-6402

Utilized: Yes No

Reason _____

Benefits CheckUp (A Service of the National Council on Aging)

For an overview to help find benefits programs and get all the benefits you deserve. Find and enroll in federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, health care and other needs.