



S.O.S.

SENIOR OUTREACH SERVICES

GOVERNMENT BENEFITS

Sorting through the numerous government benefit programs available to seniors can be overwhelming. Understanding eligibility, benefits and how to access them can be very confusing. Here is a brief overview of some of the most common programs. Your S.O.S. Care Manager is well versed in all of these programs, and more, and can help you determine those for which you qualify and how they might be of benefit to you.

Medicare

Almost anyone over the age of sixty-five, who has paid into the system is qualified to receive Medicare benefits. Medicare is the government sponsored health insurance program for older Americans. It consists of three parts: Part A, or Hospital, has no premium. Part B, Medical Insurance, usually has a monthly premium. A beneficiary may choose either traditional health insurance or Medicare Advantage, which is an HMO style health plan. Part D or Prescription drug coverage, also has a premium and, as the newest component is thought by many to be the most confusing. A beneficiary must select the plan (of many available) which most closely covers his or her prescription needs. This may change from year to year. Medicare will cover some nursing home or home health care after a hospitalization, but will not cover long-term nursing home or home health care. For more information go to www.medicare.gov.

Medi-Cal

California's version of Medicaid, the Federal health plan for low income individuals. To qualify an individual must have less than \$2000 in the bank and an income of less than about \$725 per month, or be willing to pay a "share of cost" (co-payment). Medi-Cal does cover such items as dental care, prescriptions and long-term nursing home care in selected facilities. It also covers such waiver programs as MSSP (Multipurpose Senior Service Program) and ADHC (Adult Day Health Care – see our fact sheet on that subject.) Individuals who are waiting to qualify for Medi-Cal must spend down assets before applying. For more information go to www.medi-cal.ca.gov/individuals.

Social Security and SSI

Most people who have worked have paid into Social Security and are eligible to collect benefits when they retire. Social Security can also help those who become disabled, and survivors of beneficiaries who have passed away. The amount you receive depends on the amount paid in, and the retirement age depends on the year in which you were born. SSI, or Supplemental Security Income provides a minimal amount of income for those who have no other source of income and no money in the bank. In California SSI provides a little over \$700 per month. Eligibility will usually tie to eligibility for Medi-Cal and IHSS. For more information about both Social Security and SSI, please visit www.socialsecurity.gov.

IHSS

In Home Supportive Services is a county-sponsored program which also assists low income individuals. It will pay for a minimal amount of in-home care, delivered by a provider of the care recipient's choosing. Individuals with an income above SSI (Supplemental Security Income) level will also be responsible for a "share of cost."

This information is brought to you by Jewish Family Service of Los Angeles, the community's leading agency in providing care for the elderly. To learn more call: **(323) 932-0316** or visit www.jfsla.org/sos.