

## A Brief Primer for Tough Times

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Whether it's the loss of a job or a pension or the deterioration of savings in retirement, things aren't easy and people are frightened. Times are tough. So, this seems like a good time to review a few of the entitlements that are designed to take down the worst edges of frightening times. Following are very brief summaries of several programs. Take the information below only as providing broad guidelines and follow up if you think you might be eligible. Eligibility criteria may not be so strict as you thought. I don't need to remind you that every little bit helps when trying to make a tight budget cover multiple needs.

Medicaid is the program that pays for health care and related services for people who are impoverished. There are several programs and eligibility requirements differ. When someone is in a nursing home, his or her spouse who lives in the community is not supposed to be made poor so that community spouse may keep both a decent income and savings, sometimes of more than \$100,000 in addition to exempt items such as the house, car, and burial accounts. Medicaid also pays for home care services and there's a Medicaid program that pays medical costs for eligible people who don't need hands on care while living at home. Call 858-6582 and be directed to the specific office that you need.

Medicare is automatic if you're eligible for social security and are 65 years of age. If you're younger and you've been on social security disability for two years, you're also eligible for Medicare. Part A comes with social security; Part B costs extra. Many people join managed care plans like Independent Health's Encompass 65. That means that Medicare pays the managed care plan to provide your health care. For many people, that's a very cost effective alternative. Call 1-800-772-1213 for eligibility and cost information; they'll direct you to the various managed care plans.

Veterans benefits can be invaluable. They can range from making assisted living facilities financially accessible to people who otherwise couldn't afford them, to providing some home care, or paying monthly cash payments. If you are a veteran or the spouse of a veteran, call 1-888-838-7697; they'll direct you to the right person to talk with.

EPIC is the New York State prescription plan for people who are 65 or over. There are fairly generous income limitations and EPIC has no review of resources. The applications are straight forward and easy to fill out, and premiums and deductions as well as benefits are based on income. All pharmacies should have EPIC applications or you can call 1-800-332-3742.

Food Stamps provide what amounts to a discount on food items for people who are disabled or at least sixty years old, and who wouldn't want that? Eligibility depends on factors such as family size and income, and the value of the benefit ranges from \$14 to \$176 monthly for a single person. Food stamps are easy to use; one just swipes a benefit card the same way a credit card is swiped. For information regarding eligibility and how to apply, call 858-8347.

With all of these programs, you have absolutely nothing to lose by making a phone call. And in each case, if you decide to give information that's specific to you, be sure to ask whether there are additional programs for which you might be eligible. It's probable that there are because I've just selected a very few at random. Go for it!