

Elder Law of Michigan: Your Link to Benefits

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We know many older adults are struggling with the increasing costs of living. To help, Elder Law of Michigan, Inc has started a new free service which informs seniors all over Michigan about government programs and benefits for which they may be eligible. The new Link to Benefits program screens seniors and guides them to the most direct way to sign up for the benefits. The whole process is conveniently done in a telephone interview often completed in less than 20 minutes. Unfortunately, many seniors are unaware of what programs are available that could be helping them pay the bills and remain in their own homes. The main goal of the Link to Benefits program is to make seniors more aware of the help that is available to them.

The Link to Benefits program screens for about 10-15 different government programs and benefits. How many programs an individual is eligible for not only depends on their personal situation, but also on which programs they are already receive. There are many medical assistance programs, which help pay for medical bills, prescription drugs, and Medicare the premiums and deductibles. Other programs include food stamps, supplemental security income (SSI), property tax credits, help with utility costs (such as the Lifeline/Linkup which helps with the telephone bill), and the Low Income Home Energy Assistance Program (LIHEAP) which provides grants for weatherization of your home to lower your heating and cooling costs.

Besides LIHEAP, there is another very easy way that seniors can lower their heating costs. The Home Heating Credit, available through the Michigan Department of

Treasury, helps pay your winter heating bills for the past heating season. The remarkable thing about it is you don't even have to file an income tax return to receive the credit! All you have to do is meet the income requirements in the box below. And if you are 65 or older, deaf, blind, or have a disability, you are eligible for special exemptions.

Number of exemptions	Maximum Income
1	\$10,786
2	\$14,529
3	\$18,271
4	\$22,014
5	\$25,757
6	\$29,500

However, you have to apply for the Home Heating Credit before Sept. 30, 2007. A Home Heating Credit Claim form is available where other tax forms are provided. You can also request one from the Michigan Department of Treasury at 1-800-367-6263, or at the Consumers Energy bill payment offices. Or if you have access to the internet, the form is available from the Michigan Department of Treasury at www.michigan.gov/treasury, or from Consumers Energy at www.consumersenergy.com/energyanswers.

With the Link to Benefits program there is no set income limits to tell you whether or not you are eligible, because they vary by program. And even though your income may be a little high for some programs, don't get discouraged. Eligibility is based on much more than income alone. Many programs also take into consideration your

medical bills and your living expenses such as utility bills, rent or mortgage payments. Some programs take into account your assets. Your household size and the number of young children you care for may be taken into account as well. In fact, the Link to Benefits program not only screens for benefits for seniors, but also for programs to help out those who are taking care of grandchildren. One client from Northern Michigan had recently gained custody of her granddaughter and called to see what programs would help her. She was very excited to find out that between their entire family they were eligible for about 8 different benefits.

You can obtain a free screening by calling the Link to Benefits hotline at 1-888-204-0432 to make a telephone appointment. When you do this you will be asked for your address, income, racial background, marital status, etc. You will be sent a little reminder, which has a check list of things to have ready by the telephone to make the appointment go quicker. When the Link to Benefits worker calls you, on your appointment, you will be asked more involved questions regarding your medical expenses, utility costs, income, and your assets.

Once the screening is completed a list of programs will be developed that you may be eligible for based on the information you provided. For most programs you will be referred to your local Department of Human Services (DHS) office to apply. Or if you are in a county hosting the MiCAFE program (Michigan's Coordinated Access to Food for the Elderly), you can apply with a local volunteer at a MiCAFE site. Unfortunately, the MiCAFE program is not yet operating in Cheboygan County. However, some program applications can be sent to you by mail so that all you have to do is sign and send them in. If you are eligible for the Low Income Subsidy, which pays your Medicare

Part D prescription drug premiums and deductibles, the application can be made during the appointment. The worker can also help you browse different Medicare prescription drug plans to help you find the cheapest one with the most coverage.

In the past month alone, the Link to Benefits program has helped over 40 senior citizens access the government help they deserve. Many seniors express immense gratitude that someone out there was willing to take the time out of their day to help them with this complicated process. And don't worry, all of your information will remain strictly confidential. To make a Link to Benefits appointment, just call 1-888-204-0432 to get your screening during regular business hours.