
Your **BenefitsCheckUp** Report



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Your BenefitsCheckUp Report

Introduction

BenefitsCheckUp has prepared the following report identifying public and private benefits programs for you to consider. Many of these programs provide financial, health, pharmaceutical, informational, and supportive services. For your convenience, this report includes program details such as: program descriptions, application forms, local contact information that answers questions and helps with enrollment, and a listing of necessary documentation to aid in the application process.

It is important to note that final program eligibility determination can only be made by the agencies administering the program(s). We encourage you to contact the agencies with any questions you may have.

Programs

1. Supplemental Security Income (Income)

How can this program help me?

Supplemental Security Income (SSI) is a federal program that provides cash benefits every month if you meet the program guidelines. The amount you get will be determined by the amount of income you receive from other sources and your living arrangements. The purpose of the program is to make sure you have a minimum level of income so that you can pay for basic needs such as: food, clothing, and shelter.

Please note: If you enroll in both Medicare and SSI, you will be signed up for the Extra Help program through Medicare Prescription Drug Coverage. This program helps people with limited income and resources pay for their medicines.

Can I apply?

You may get help from this program if you are 65 years of age or older, blind, or disabled. In addition, you must have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines.

If you are a U.S. citizen and meet the other program guidelines, you may get help from this program. Some people who are not U.S. citizens may also take part in the program. You should contact the Social Security Administration for more information about SSI's citizenship rules.

How do I apply?

To find out how to apply for this program, please contact the Social Security Administration at: (800) 772-1213.

Please note: The Social Security Administration (SSA) counts the date of a request for benefits as the filing date of the application. This is important because the date of the application will determine when your benefits start. Unless you can submit a full application today, you should call SSA immediately and say that you want to apply for Supplemental Security Income benefits. After the call, you can send them a letter like this: Protected Filing Date Letter. You must submit a completed application to SSA within 60 days of the date of your request in order to get program benefits.

Web address: http://www.ssa.gov/pgm/links_ssi.htm

For further information about this program:

Social Security Administration

The office that administers this program does not provide address information. Please call the phone number(s) listed below.

Toll-Free: (800) 772-1213

TTY/TDD: (800) 325-0778

Please be prepared to have the following materials available:

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- Proof of Age
- Proof of Income and Resources
- Proof of U.S. Citizenship or Legal Resident
- Medical Proof of Disability or Blindness (If Applicable)

2. Medicaid (Medicaid/Health)

How can this program help me?

Medicaid is a health insurance program paid for by the Federal and state governments. The program helps make health care affordable for people who are elderly, disabled, and/or blind. Medicaid pays for medical services such as:

- visits to healthcare providers (including physician and nurse practitioners)
- inpatient and outpatient hospital services
- lab tests
- x-rays
- medical transportation
- nursing home care
- home health services
- family planning services

To get program benefits, you should go to a healthcare provider that participates in the Medicaid program.

Can I apply?

You may get help from the Medicaid program if you have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines.

If you are a U.S. citizen and meet the other program guidelines, you may get help from this program. Some people who are not U.S. citizens may also take part in the program. You should contact your local office for more information about the Medicaid program's citizenship rules.

How does Medicare and Medicaid work together?

If you get Medicare, you also may be able to get help from Medicaid. Medicaid pays for some services not covered by Medicare such as eyeglasses, hearing aids, and dental care. It also pays for some Medicare co-payments and deductibles.

In addition, if you enroll in both Medicare and Medicaid, you will be signed up for the Extra Help program through Medicare Prescription Drug Coverage. This program helps people with limited income and resources pay for their medicines.

If you have Medicare and Medicaid, you may want to consider getting your coverage through a Medicare Advantage Special Needs Plan (SNP). This plan may help you by managing the healthcare services you need. SNPs may also offer more benefits than what you already get from Original Medicare. In some cases, you may have no monthly premiums and/or you may pay lower co-payments. However, all SNP plans are different so check with the plans to see if you can enroll and what the plans cover. It is also important to note that SNPs are not available in every community. To find out if there is a SNP available in your area, please go to www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 (TTY).

How do I apply?

To apply for this program, you can print and fill out the application form and mail it to your local office. You can also apply by using the online application.

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Web address: <http://dhr.maryland.gov/fiaprograms/medical.php#medi>

For further information about this program:

These are the offices that serve your county. All program inquiries should be made through these offices.

Department of Social Services
7500 Ritchie Highway
Glen Burnie, MD 21061
Phone: (410) 421-8500
Fax: (410) 508-2079

Department of Social Services
80 West Street, 2nd Floor Deck
Annapolis, MD 21401
Phone: (410) 269-4500
Fax: (410) 974 8566

Please be prepared to have the following materials available:

- Proof of Age
- Proof of Income and Resources
- Proof of U.S. Citizenship or Legal Resident
- Medical Proof of Disability or Blindness (If Applicable)
- Proof of State Residency

3. Medicaid Spend-down Program (Medicaid/Health)

How can this program help me?

This program lets you get Medicaid benefits even if your income is over the Medicaid program guidelines. It lets you spend down your income so that you meet the Medicaid income limits. The spend-down amount is different for each person and is any income amount that is over the Medicaid limit.

To get Medicaid benefits, you must submit current paid or unpaid medical bills equal to or greater than your monthly spend-down amount. Once your medical bills reach this amount, you will get Medicaid coverage for the remainder of the calendar month. While using Medicaid to pay for your medical expenses, you should use a healthcare provider that participates in the Medicaid program.

Can I apply?

You may get help from the Medicaid Spend-down program if you have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines.

How does Medicare and Medicaid work together?

If you get Medicare, you also may be able to get help from Medicaid. Medicaid pays for some services not covered by Medicare such as eyeglasses, hearing aids, and dental care. It also pays for some Medicare co-payments and deductibles.

Once you spend down and qualify for Medicaid and you enroll in both Medicare and Medicaid, you will be signed up for the Extra Help program through Medicare Prescription Drug Coverage. This program helps people with limited income and resources pay for their medicines.

If you have Medicare and Medicaid, you may want to consider getting your coverage through a Medicare Advantage Special Needs Plan (SNP). This plan may help you by managing the healthcare services you need. SNPs may also offer more benefits than what you already get from Original Medicare. In some cases, you may have no monthly premiums and/or you may pay lower co-payments. However, all SNP plans are different so check with the plans to see if you can enroll and what the plans cover. It is also important to note that SNPs are not available in every community. To find out if there is a SNP available in your area, please go to www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 (TTY).

How do I apply?

To apply for this program, you can print and fill out the application form and mail it to your local office. You can also apply by using the online application.

For further information about this program:

These are the offices that serve your county. All program inquiries should be made through these offices.

Department of Social Services
7500 Ritchie Highway
Glen Burnie, MD 21061
Phone: (410) 421-8500

Your BenefitsCheckUp Report

Fax: (410) 508-2079

Department of Social Services
80 West Street, 2nd Floor Deck
Annapolis, MD 21401
Phone: (410) 269-4500
Fax: (410) 974 8566

Please be prepared to have the following materials available:

- Proof of State Residency
- Proof of Age
- Medical Proof of Disability or Blindness (If Applicable)
- Proof of Income and Resources
- Proof of U.S. Citizenship or Legal Resident
- Documents Showing Medical Costs

4. Medicaid Nursing Home Services (Spousal Impoverishment) (Medicaid/Health)

How can this program help me?

This program provides you with health care and support services in a nursing facility or other medical institution. In addition to room and board, you will get other benefits that can include:

- nursing care
- rehabilitation services
- social services
- medical equipment and supplies
- prescription medications
- personal need items such as hair care and clothing

Can I apply?

You can take part in this program if you have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines. You must also have a medical condition that requires the skills of a licensed nurse on a regular basis.

How do I apply?

To apply for the program, you can fill out the online application or contact your local office.

Web address:

<http://mmcp.dhmh.maryland.gov/longtermcare/SitePages/Nursing%20Home%20Services.aspx>

For further information about this program:

These are the offices that serve your county. All program inquiries should be made through these offices.

Department of Social Services
7500 Ritchie Highway
Glen Burnie, MD 21061
Phone: (410) 421-8500
Fax: (410) 508-2079

Department of Social Services
80 West Street, 2nd Floor Deck
Annapolis, MD 21401
Phone: (410) 269-4500
Fax: (410) 974 8566

Please be prepared to have the following materials available:

- Proof of Age
- Proof of State Residency

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- Proof of U.S. Citizenship or Legal Resident
- Proof of Income and Resources
- Medical Proof of Disability or Blindness (If Applicable)

5. Maryland Medical Assistance Home and Community Based Waiver for Older Adults (Medicaid/Health)

How can this program help me?

This program gives you health care and support services so that you can stay in your own home to avoid having to move into a nursing home. This program can help you take care of your daily needs by providing the following services:

- **Case Management:** A social service professional will work with you and your family to decide which services you will need so that you can stay at home.
- **Homemaking:** This includes services such as housework, laundry, shopping and running errands.
- **Personal Care:** A service professional will help you with your daily activities such as bathing, dressing, and grooming.
- **Meals:** This provides you with home-delivered meals and helps you with preparing meals at home.
- **Adult Day Programs:** You can take part in social activities that occur outside of your home. Adult Day may also include health care services.
- **Adult Family Care:** If you have a caretaker that you live with, they may get a cash benefit to help you with your daily living needs.
- **Respite Care:** These are programs and services provided to your caregivers to give them a break.
- **Personal Emergency Response System:** This service provides you with help in the case of an emergency. For example, if you have fallen and cannot get up or you need other medical, fire or police help.

Can I apply?

You may take part in this program if you are 50 years of age or older. You must have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines. In addition, you must need help caring for yourself on a daily basis.

How do I apply?

To apply, use the online application or contact your local Area Agency on Aging.

Web address: http://www.aging.maryland.gov/medicaid_waiver.html

For further information about this program:

This is the office that serves your county. All program inquiries should be made through this office.

Anne Arundel County Department of Aging

Your BenefitsCheckUp Report

2666 Riva Road, 4th Floor, Suite 400
Annapolis, MD 21401
Toll-Free: (800) 492-2499 (in-state only)
Phone: (410) 222-4464
TTY/TDD: (410) 222-4355
Fax: (410) 222-4360
Web address: <http://www.aacounty.org/Aging/index.cfm>

Please be prepared to have the following materials available:

- Proof of Age
- Proof of U.S. Citizenship or Qualified Alien Status (If Applicable)
- Proof of Income and Resources
- Medical Proof of Disability (If Applicable)

6. Food Supplement Program (Nutrition Assistance)

Hurricane Sandy Relief Alert: The federal government is working with your state to expand the SNAP program to offer food assistance after Hurricane Sandy. You may get additional SNAP benefits to help replace food you lost and buy hot food with your EBT card, depending on where you live. In some areas, you may be able to apply and get SNAP benefits quickly, even if you were not able to get help from the program in the past. To find out what SNAP benefits are available to you, get more information here.

How can this program help me?

This program helps you and your family buy food needed for good health. You can buy food from most grocery stores and other retailers that sell food. If you meet the program guidelines, you will get a special debit card (called an EBT Card). This debit card comes with a certain amount of money already on it to pay for food. The amount of money you get on the card may depend on three things:

- household income from all sources (earned and unearned) such as money you get from a job, Social Security, SSI, or interest
- how many people live in your household
- where you live

You can use the card at most grocery stores, certain senior centers, and some meal delivery services such as Meals on Wheels. It works just like a regular debit card. You buy your groceries using the card and the cost is taken out of the total amount on the card. More money is put on your debit card on a monthly basis.

Can I apply?

You can get help from this program if you have limited income.

In some cases, you may be able to take part in this program without having to do anything. You will automatically get the program or have more generous rules if you and/or members of your household already get cash benefits from other programs such as:

- Public or General Assistance
- Temporary Assistance for Needy Families (TANF)
- Supplemental Security Income (SSI)

Additionally, if you get non-cash benefits (including TANF-funded informational pamphlet or counseling services), you may have higher income and/or resource limits.

What are the citizenship guidelines?

If you are a U.S. citizen and meet the other program guidelines, you may get help from this program. If you live in the United States but are not a U.S. citizen, you may still apply if you and/or members of your household meet at least one of following guidelines for legal immigrants:

- lived legally in the United States for at least 5 years or more
- get disability related assistance or benefits, no matter when you entered the United States
- children under the age of 18, no matter when the child entered the United States

How do I apply?

To apply for this program, you can print and fill out the application form and mail it to your local office. You can also apply by using the online application. Call your **State Hotline at (800) 332-6347** to see if you can apply by phone.

Web address: http://www.dhr.state.md.us/blog/?page_id=5514

For further information about this program:

These are the offices that serve your county. All program inquiries should be made through these offices.

Department of Social Services
7500 Ritchie Highway
Glen Burnie, MD 21061
Phone: (410) 421-8500
Fax: (410) 508-2079

Department of Social Services
80 West Street, 2nd Floor Deck
Annapolis, MD 21401
Phone: (410) 269-4500
Fax: (410) 974 8566

Please be prepared to have the following materials available:

- Documents Showing Number of People Living in Household
- Documents Showing Household Address
- Documents Showing Household Expenses
- Documents Showing Medical Costs
- Social Security Receipts
- Proof of Age
- Proof of Income

7. Tax Credit for the Elderly and Disabled (Tax Relief)

How can this program help me?

This program provides you an income tax credit on your federal tax return that you file with the Internal Revenue Service (IRS).

Can I apply?

You can get help from this program if you are 65 years of age or older, have limited income and receive taxable income. You can also apply if you are under the age of 65, disabled and retired on taxable disability income.

How do I apply?

To find out how to apply for this program, please contact your local IRS office.

Web address:

<http://www.irs.gov/Help-&-Resources/Tools-&-FAQs/FAQs-for-Individuals/Frequently-Asked-Tax-Questions-&-A>

For further information about this program:

These are the regional offices that serve the zip code you entered. All program inquiries should be made through these offices.

Internal Revenue Service
Nations Bank Center Tower II
Baltimore, MD 21201

Internal Revenue Service
Fallon Federal Building
Baltimore, MD 21201

Internal Revenue Service
Westwood Business Park - Suite 170
Annapolis, MD 21401

Please be prepared to have the following materials available:

- Proof of Age
- Proof of Income
- Medical Proof of Permanent Disability or Blindness

8. Homeowners Property Tax Credit Program (Property Tax Relief)

How can this program help me?

This program provides a limit on the amount of property taxes you pay on your home.

Can I apply?

You can take part in this program if you are a homeowner that pays property tax and has limited income and resources. You cannot apply for a credit on additional homes you own in the state such as vacation homes or rental properties.

Please note: If you have not paid your property taxes or your home is in foreclosure, you can still take part in this program. If your home is in foreclosure, you must have owned and lived in your home through a certain date as set by the program. Please call your local tax assistance office to find out what the deadline is to apply.

How do I apply?

To apply for this program, you can print and fill out the application form and mail it to your local office.

Web address: <http://www.dat.state.md.us/sdatweb/htc.html>

For further information about this program:

This is the office that serves your county. All program inquiries should be made through this office.

Department of Assessments & Taxation
45 Calvert Street, 3rd Floor
Annapolis, MD 21401
Phone: (410) 974-5709
Fax: (410) 974-5738

Please be prepared to have the following materials available:

- Proof of Income
- Proof of Resources
- Proof of State Residency
- Proof of Property Taxes Paid

9. Elderly Nutrition Program - Congregate or Group Meals (Food/Meal Supplements)

How can this program help me?

This program provides you with at least one hot meal per day, five or more days a week. Services are usually provided in locations such as senior centers, schools, or churches. In some instances, reservations are required 24 hours in advance. At certain locations, you may need to help with the cost of the meals. Besides the meals, you may get other services such as: counseling and socialization.

Please note: In some areas, you may be placed on a waiting list before you can get help from this program.

Can I apply?

You may take part in this program if you are 60 years of age or over. This benefit is also provided to your spouse of any age. If you are under 60 years of age, you can still get help from this program if you meet one of the following requirements:

- You are disabled and live with older adults.
- You are disabled and live in a housing facility that is primarily occupied by older adults and where congregate or group meals are normally provided.
- You are a volunteer and you provide services during meal hours.

How do I apply?

To find out how to apply for this program or if you have questions, please contact your local office.

Web address: http://www.aoa.gov/AoARoot/AoA_Programs/HCLTC/Nutrition_Services/index.aspx

For further information about this program:

This is the office that serves your county. All program inquiries should be made through this office.

Anne Arundel County Department of Aging
2666 Riva Road, 4th Floor, Suite 400
Annapolis, MD 21401
Toll-Free: (800) 492-2499 (in-state only)
Phone: (410) 222-4464
TTY/TDD: (410) 222-4355
Fax: (410) 222-4360
Web address: <http://www.aacounty.org/Aging/index.cfm>

Please be prepared to have the following materials available:

- Proof of Age

10. Elderly Nutrition Program - Home Delivered Meals (Food/Meal Supplements)

How can this program help me?

This program provides meals to you if you meet the program guidelines. Besides the meals, you can get other nutrition services such as: education and counseling. A formal evaluation based on need is required in order to participate in this program.

Please note: In some areas, you may be placed on a waiting list before you can get help from this program.

Can I apply?

You may take part in this program if you are 60 years of age or older and homebound. You are considered homebound if you cannot leave your home because of an illness, disability, or you are isolated. Your spouse, at any age, may also get help from this program. This program benefit may also be available to you if you are disabled and you live with older adults.

How do I apply?

To find out how to apply for this program or if you have questions, please contact your local office.

Web address: http://www.aoa.gov/AoARoot/AoA_Programs/HCLTC/Nutrition_Services/index.aspx

For further information about this program:

This is the office that serves your county. All program inquiries should be made through this office.

Anne Arundel County Department of Aging
2666 Riva Road, 4th Floor, Suite 400
Annapolis, MD 21401
Toll-Free: (800) 492-2499 (in-state only)
Phone: (410) 222-4464
TTY/TDD: (410) 222-4355
Fax: (410) 222-4360
Web address: <http://www.aacounty.org/Aging/index.cfm>

Please be prepared to have the following materials available:

- Proof of Age

11. Senior Farmers' Market Nutrition Program (Food/Meal Supplements)

How can this program help me?

The Senior Farmers' Market Nutrition Program provides you with a coupon booklet that can be used to buy fresh vegetables, fruits, honey, and herbs. You can use the coupon booklet at local farmers' markets and outdoor stands.

There are certain foods that you cannot use the coupon booklet to buy such as dried fruits or vegetables, nuts, potted or dried herbs, and other items.

The program has a small number of coupon booklets to offer each year. Therefore, the coupon booklets will be available on a first-come, first-served basis to those who meet the program guidelines.

Please note: Not all Farmers' Market will accept the coupon booklets. You should check with your local Farmer's Market to see if they participate in the program. You can also go to the USDA Farmers' Market Web site, click on the "Payment Accepted" tab, check the box next to "Senior Farmers Markets Nutrition Program (SFMNP)," and then click on your state.

Can I apply?

You may get help from this program if you are 60 years of age or older and have limited income. In some states, you may be able to take part in this program without having to do anything. In these states, you will automatically get the program or have more generous rules if you and/or members of your household already get benefits from other programs such as:

- Supplemental Nutrition Assistance Program (SNAP)
- Commodity Supplemental Food Program
- The Emergency Food Assistance Program (TEFAP)

How do I apply?

You should contact your local Area Agency on Aging or your State Agency to see if there is a Farmer's Market program in your area and to find out how to get a coupon booklet.

Please note: This program is not offered in every area of your state and may only be available at certain times of the year.

Web address: <http://www.fns.usda.gov/wic/SeniorFMNP/SeniorFMNPoverview.htm>

For further information about this program:

This is the office that serves your county. All program inquiries should be made through this office.

Maryland Department of Agriculture
50 Harry St. Truman Parkway
Annapolis, MD 21401
Toll-Free: (800) 492-5590
Phone: (410) 841-5770

Please be prepared to have the following materials available:

- Proof of Age
- Proof of Income
- Proof of Residency
- Documents Showing You are Currently Receiving One of the Following Programs (If Applicable): SNAP/Food Stamp, SSI, TANF

12. The Emergency Food Assistance Program (TEFAP) (Food/M meal Supplements)

How can this program help me?

This program provides food and nutrition help at no cost. If you meet the program guidelines, you can pick up the food from your local food pantries or soup kitchens.

The types of food you can get are different depending on where you live. Here are some examples of foods you may get:

- canned fruits and vegetables
- fruit juices
- dried egg mix
- meat, chicken, turkey, and fish
- dried beans such as peas and lentils
- pasta
- peanut butter
- rice, grits, and cereal
- soups

Can I apply?

You can get help from this program if you need emergency food assistance and have limited income.

In some cases, you may be able to take part in this program without having to do anything. You will automatically get the program if you already get cash benefits from other programs such as:

- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- Supplemental Security Income (SSI)

How do I apply?

To find out how to apply for the program, please contact your State Agency. They can let you know if you meet the program guidelines and where you can get the food.

Web address: http://www.fns.usda.gov/fdd/programs/tefap/about_tefap.htm

For further information about this program:

These are the regional offices that serve the zip code you entered. All program inquiries should be made through these offices.

Howard County Community Action Council
6751 Columbia Gateway Drive
P.O. Box 226
Columbia, MD 21046
Phone: (410) 313-6440
Fax: (410) 313-6479
Web address: <http://cac-hc.org/CAC/howtoapplyforemergencyfood.htm>

[View Google Map](#)

Anne Arundel County Food Bank
1400 Generals Highway
Crownsville, MD 21032
Phone: (410) 923-4255
Fax: (401) 923-4256
Web address: <http://www.aafoodbank.org/>
[View Google Map](#)

TEFAP State Agency
Department of Human Resources
311 West Saratoga Street, Room. 247
Baltimore, MD 21201
Phone: (410) 767-7015
[View Google Map](#)

Please be prepared to have the following materials available:

- Documents Showing You are Currently Receiving One of the Following Programs (If Applicable): SNAP/Food Stamp, SSI, TANF
- Proof of Residency

13. Low Income Home Energy Assistance Program (LIHEAP) (Utility)

How can this program help me?

This program provides your household with an annual cash grant to help you meet your home heating and cooling costs. The grants are paid either directly to you or to your energy company. Grants can be used for attic insulation, floors, exposed water pipes, and the tune up, repair, or replacement of heating units or air conditioners in your home.

Please note: The amount of funding for this program will vary from state-to-state and there is no guarantee that funds will be available when you apply. Specifically, availability of funds will depend on several factors such as the demand for this program in your area and the timing of when you submit your application during your state's enrollment period.

Can I apply?

You can take part in this program if you have limited income. Although some states may require that you have limited resources, many states do not consider resources when deciding if you can get help from the program. In addition, you must pay your own gas/electric bill (either directly or included with your rent), to get the program.

How do I apply?

You can apply online or print and fill out an application form (if these options are available in your state). Otherwise, please contact your local LIHEAP office for more information about the program and to apply.

Web address: <http://www.acf.hhs.gov/programs/ocs/liheap/>

For further information about this program:

This is the office that serves your county. All program inquiries should be made through this office.

Home Energy Assistance Office
Anne Arundel County Equal Opportunities Committee, Inc.
251 West Street
Annapolis, MD 21404
Toll-Free: (800) 352-1446
Phone: (410) 269-4500
TTY/TDD: (410) 767-7025

Please be prepared to have the following materials available:

- Proof of State Residency
- Proof of Income
- Proof of Age
- Social Security Card
- Current Fuel or Utility Bill with Account Number
- If Fuel/Utility Bill Not In Your Name, Then Copy of Lease or Affidavit from Landlord

14. Neighbor to Neighbor Program (Utility)

How can this program help me?

If you are behind on your utility bill this program can provide you a grant to help you pay your past due amounts.

Can I apply?

You can apply if you have limited income and have an amount past due with your utility company. Before you can get help from this program you must have applied for all open and available state and federal programs such as the Low Income Energy Assistance Program (LIHEAP). Also, you must have paid some of your outstanding bill. For example, you must show that you made an effort to pay at least \$150 (\$100 if 62 years of age or older) in the past 90 days.

Please note: To get help from this program you must get utility service from a local utility company that participates in this program. Not all utility companies in your state may offer this program.

How do I apply?

To find out how to apply for the program, please contact your local utility company.

Web address: http://www.dollarenergy.org/need-help/Hardship-Program_MD.aspx

For further information about this program:

Dollar Energy Fund, Inc.
P.O. Box 42329
Pittsburgh, PA 15203
Toll-Free: (800) 683-7036
Phone: (412) 431-2800
Fax: (412) 431-2084
Web address: <http://www.dollarenergy.org/About-Us.aspx>

Please be prepared to have the following materials available:

- Proof of Residency
- Proof of Income
- Current Fuel or Utility Bill with Account Number
- Social Security Number(s) (SSN)

15. Weatherization Assistance Program (Utility)

How can this program help me?

This program helps you conserve energy and lower your energy bills by providing free home energy repairs and services. You can get help with insulation of doors, windows, floors, walls, ducts, and water heaters. You can also get help modifying your furnace and other heating devices to help them work better.

Please note: The amount of funding for the Weatherization program will vary from state-to-state and there is no guarantee that funds will be available when you apply.

Can I apply?

To get help from this program, you must have limited income. The program does not look at your resources or assets when reviewing your application.

How do I apply?

To apply for the program, you can print and fill out an application (if one is available in your state). Otherwise, please contact your local Weatherization office for further information about the program and to apply.

Web address: <http://apps1.eere.energy.gov/weatherization/>

For further information about this program:

This is the office that serves your county. All program inquiries should be made through this office.

Weatherization Office
Maryland Energy Conservation
60 West Street, 3rd Floor
Annapolis, MD 21401
Toll-Free: (866) 879-2283
Phone: (410) 260-7655

Please be prepared to have the following materials available:

- Proof of Income
- Proof of State Residency

16. Lifeline and Link-Up (Utility)

How can this program help me?

Lifeline can help you get a discount on your local telephone bill. Link-Up helps you pay some of your telephone installation charges. You get the discounts through your local telephone company.

Can I apply?

You can get help from this program if you have limited income or you are currently enrolled in one of the following public benefit programs:

- Low Income Home Energy Assistance Program (LIHEAP)
- Medicaid
- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program (SNAP)

How do I apply?

To apply, call your local telephone company and ask for the sales department. Tell the customer service representative that you would like to apply for Lifeline and Link-Up. You can also apply by contacting your state agency that works with this program. Your state agency may also have an application form that you can use to apply for the program.

Web address: <http://www.usac.org/li/getting-service/default.aspx>

For further information about this program:

Universal Service Administrative Company (USAC)

The office that administers this program does not provide address information. Please call the phone number(s) listed below.

Toll-Free: (888) 641-8722 (option 1) (press 2)

Fax: (866) 873-4665

Please be prepared to have the following materials available:

- Proof of Income (If Applicable)

17. SafeLink Wireless® (Utility)

How can this program help me?

SafeLink Wireless® gives you a free cell phone and minutes to use, mobile access to emergency services, and a choice of cell phone plans if you meet the program guidelines. There are no contracts, no hidden fees, and no monthly charges. The cell phone has many of the following services:

- voicemail
- text
- call waiting
- international calling
- caller ID

The cell phones and minutes are provided by TracFone Wireless. The phone will be mailed to your home address (you cannot have it sent to a P.O. Box).

Can I apply?

You can take part in this program if you receive help from other benefit programs such as:

- Medicaid
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Nutrition Assistance Program (SNAP)

Note: If you get Lifeline from another cell phone provider, you may not take part in the SafeLink Wireless® program with TracFone.

How do I apply?

You must fill out an application online at the SafeLink Wireless® Web site.

Note: The SafeLink Wireless® program may only be offered in certain cities/towns in your state. Enter your zip code to find out if the program is offered in your area.

Web address: <https://www.safelinkwireless.com/Safelink/>

For further information about this program:

SafeLink Wireless®
P.O. Box 220009
Milwaukie, OR 97269
Toll-Free: (800) 378-1684 (Customer/Technical Support) or (800) 977-3768 (Apply by Phone)
Fax: (800) 834-7713

Please be prepared to have the following materials available:

Your BenefitsCheckUp Report

- Documents Showing You are Currently Receiving One of the Following Programs:
SNAP/Food Stamp, SSI, Medicaid, LIHEAP

18. Assurance Wireless® (Utility)

How can this program help me?

Assurance Wireless® gives you a free cell phone and minutes to use, access to emergency services, and a choice of cell phone plans if you meet the program guidelines. There are no contracts, no hidden fees, and no monthly charges. The cell phone has many of the following services:

- voicemail
- call waiting
- caller ID

The cell phones and minutes are provided by Virgin Wireless. The phone will be mailed to your home address (you cannot have it sent to a P.O. Box).

Can I apply?

You can take part in this program if you receive help from other benefit programs such as:

- Medicaid
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Nutrition Assistance Program (SNAP)
- Public Housing or Section 8

Note: If you currently get a free cell phone service through another company, you will need to cancel that service before you can get help from the Assurance Wireless® Program.

How do I apply?

To apply, you can fill out a paper application and mail it to Assurance Wireless. You can also call Assurance Wireless to start the application over the phone.

Web address: <http://www.assurancewireless.com/Public/Welcome.aspx>

For further information about this program:

Assurance Wireless
P.O. Box 686
Parsippany, NJ 07054
Toll-Free: (888) 898-4888
Email address: ourteam@assurancewireless.com

Please be prepared to have the following materials available:

- Proof of Residency
- Documents Showing You are Currently Receiving One of the Following Programs:
SNAP/Food Stamp, SSI, Medicaid, LIHEAP, Federal Public Housing or Section 8

19. ReachOut Wireless® (Utility)

How can this program help me?

ReachOut Wireless® gives you a free cell phone and minutes to use, access to emergency services, and a choice of cell phone plans if you meet the program guidelines. There are no contracts, no hidden fees, and no monthly charges. The cell phone has many of the following services:

- voicemail
- call waiting
- caller ID

The cell phones and minutes are provided by Nexus Communications. The phone will be mailed to your home address (you cannot have it sent to a P.O. Box).

Can I apply?

You can take part in this program if you have limited income or receive help from other benefit programs such as:

- Medicaid
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Nutrition Assistance Program (SNAP)
- Public Housing or Section 8

Note: If you currently get a free cell phone service through another company, you will need to cancel that service before you can get help from the ReachOut Wireless® Program.

How do I apply?

To apply, you can fill out a paper application and mail it to ReachOut Wireless. You can also call ReachOut Wireless to start the application over the phone.

Web address: <https://www.reachoutmobile.com/index.php>

For further information about this program:

ReachOut Wireless
P.O. Box 247168
Columbus, OH 43224
Toll-Free: (877) 870-9222
Fax: (877) 870-9333

Please be prepared to have the following materials available:

- Proof of Income
- Proof of Residency

Your BenefitsCheckUp Report

- Documents Showing You are Currently Receiving One of the Following Programs: SSI, Medicaid, LIHEAP, Federal Public Housing or Section 8

Additional Information

FOR THOSE NEEDING LONG-TERM CARE:

If you need financial assistance to pay for long-term care, either at home, in a residential care/assisted living setting or in a nursing home, several options may be available in addition to those identified in this screening program. You might be eligible for an income supplement through your state social services or human services agency. Or you might be eligible for Medicaid to pay for nursing home care. Although the program you have just used screens you for eligibility for Medicaid long-term care coverage, your state's rules may be more generous than those of this screen. Go to http://www.nasmd.org/links/state_medicaid_links.asp for information on how to contact your state Medicaid agency. Also, if you have given away any assets, including cash, for less than fair value, in the past three years, you should seek legal assistance before applying for long-term care benefits. Contact your local bar association and ask for an attorney who specializes in Medicaid or medical assistance.