

# Elder Basic Benefits Training

Additional Resources for Older Adults

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# Session Objectives

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- Identify several programs that can provide older adults with other benefits:
  - Emergency Aid to the Elderly, Disabled, and Children (EAEDC)
  - SNAP (aka “food stamps”)
  - State Veterans Services Benefits (aka “chapter 115 benefits”)
  - LIHEAP (aka “fuel assistance”)
  - Senior Circuit Breaker Credit
  - Property Tax Exemptions
  - Aging Services Access Points
- Understand where to get more information and how to get legal help

# Emergency Aid to the Elderly, Disabled, and Children (EAEDC)

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- State-funded cash assistance program
- Provides a small cash grant and MassHealth to specific categories of low-income people
- Legally present immigrants not SSI eligible may qualify for EAEDC (& with it MassHealth)
- G.L. c. 117A and regulations at 106 C.M.R. §§ 701 - 708

# EAEDC – Living Arrangements

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- Where you live sets the maximum benefit amount, ranging from \$72.80 to \$401.00. [106 C.M.R. § 704.430 and 704.440.](#)
- The living arrangements vary based on:
  - Where you live (e.g., apartment, SNF, etc);
  - Who you live with; and
  - Shelter costs.

# EAEDC – Financial Eligibility Rules

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## ■ Income

- Dollar for Dollar unearned income counts against the grant
- Spousal income will be deemed—that is it will count against the applicant above a certain amount

## ■ Countable assets

- Only EAEDC residents in rest homes have an asset limit of \$2,000.00.

# EAEDC – Substantive Eligibility

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- EAEDC covers five basic categories of people. 106 C.M.R. § 703.010 (A)-(E). Those categories include:
  1. People 65+;Elders 65 years of age or older;
  2. People with disabilities;
  3. People caring for someone who is disabled;
  4. Persons in a MassAbility program; and
  5. Certain children and their caretakers who are not eligible for TAFDC.

# EAEDC – Older Adults

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- Prove age in a number of ways, including statement from someone who knows you. 106 C.M.R. § 703.800.
- Must apply for SSI benefits (except for some non-citizens). 106 C.M.R. § 703.600.
- While person may ultimately get SSI, EAEDC is often a short-term solution while SSA processes the SSI application.

# EAEDC – Disability

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- Older adults between 60-64 with disabilities may also be eligible by showing proof of disability.
- Two ways to show disability:
  - No medical review needed if have approval from SSI/SSDI process, 106 C.M.R. § 703.191(A)(2); OR
  - Medical provider fills out an EAEDC Medical Provider Statement.
- DTA is working to develop a permanent disability determination process.



# EAEDC – SSI Requirement

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- In order to be eligible for EAEDC, applicant must also apply for SSI if DTA or DES requires it. 106 C.M.R. § 703.191(B).
- DTA may require you to apply for other benefits if they think you would be eligible. 106 C.M.R. §§ 702.700, 702.710.
- If you are awarded SSI benefits, and you received EAEDC in the meantime, DTA can reimburse themselves from your retroactive check. DTA must notify you of this process.

# Applying for EAEDC

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- Apply online at [DTAConnect.com](http://DTAConnect.com) or via phone at your local office
- If denied or other concern, right to a fair hearing. 106 CMR 701.340, 106 CMR 343.00.
- Typically, DTA must receive a request for fair hearing within 90 days. 106 CMR 343.140(B)(1).
- Client has a right to a representative of their choosing. 106 CMR 701.350.

# SNAP: Supplemental Nutrition Assistance Program

(aka Food Stamps)

- Title 106 Code of Mass. Regulations §§ 360-367
- Use for household foods; cannot use for alcohol, tobacco, nonfood items (such as household supplies and paper products), vitamins and medicines
- Online purchasing now available through many retailers:  
<https://www.mass.gov/snap-online-purchasing-program>
- Administered by the Department of Transitional Assistance

# SNAP: Supplemental Nutrition Assistance Program

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- Benefits are determined based on financial eligibility
  - <http://www.gettingsnap.org/>
  - No asset test
  - Elder applicants can deduct uncapped shelter expenses and unreimbursed medical expenses from their income
- Once approved, most households are certified for 12 months. If all household members over 60 or have disabilities, and have stable income such as SSI, the benefits are certified for three years.

# SNAP Appeal Rights

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- Applicants can appeal denials and benefit calculations
  - Appeal within 90 days from the date of the DTA notice for reductions, terminations, or denials
  - Appeal within 120 days for worker “bad conduct” and cases where DTA does not act on a request
  - If lose at the fair hearing level, additional appeal rights available through the court system
  
- Can be advantageous to re-apply, especially where appeal may take longer than providing updated info.

# Health Care Costs

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- People 60+ or severely disabled who incur unreimbursed medical costs of \$35/mo or more
- Can be self-declared until over \$190/mo
- Costs like:
  - Over-the-counter (hearing aids, batteries)
  - Insurance premiums and co-pays
  - One-time bills
  - Travel (taxi, uber, car mileage)

# Applying for SNAP Only

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- DTAConnect.com
- Mail/fax (paper apps on [mass.gov/SNAP](https://mass.gov/SNAP))
- Phone: 877-382-2363; if 60+ = 833-721-8027
- In person at DTA office
- By phone through DTA outreach partner (list at [mass.gov/SNAP](https://mass.gov/SNAP))
- Checkbox on MassHealth/Medicare Savings Program applications

# State Veterans Services Benefits

(aka Chapter 115 Benefits)

- Title 108 Code of Massachusetts Regulations
- Needs-based program provides financial assistance for food, shelter, clothing, and medical care
- Cash benefits depend on living arrangements, shelter expenses, ages of children, disability needs, etc
- Can also offer:
  - Medical coverage;
  - Referrals;
  - Catastrophe/disaster benefits;
  - Back rent/mortgage arrears;
  - Utility arrears;
  - Emergency home repairs;
  - Moving and transportation assistance (including medical transportation);
  - Home health aid and visiting nurse services; and,
  - Dental services



# State Veterans Services Benefits

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- Income limits are tied to 200% of the federal poverty level
  - Chapter 115 program income limits change with the fiscal year, so the income limits will change each year
  - Those exceeding the income limits may still qualify for medical expense reimbursements
- To check your financial eligibility: <https://massvetben.org/>

# State Veterans Services Benefits

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- Must be a Veteran or an “eligible dependent”
  - Veteran: more information about length of service requirements (both peacetime and wartime) available at <https://www.masslegalservices.org/system/files/library/Definition%20of%20Massachusetts%20Veteran.pdf>
  - Eligible dependents include spouses, widows/widowers, parents, and children under certain circumstances
- Benefit does not count as income in determining financial eligibility for Supplemental Security Income (SSI) or MassHealth

# State Veterans Services Benefits

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- To apply, contact your local Veterans' Services Officer (VSO)
  - <http://www.mass.gov/veterans/utility/local-veterans-service-officers-3.html>
- Can appeal any action taken by a VSO by filing an appeal to the Department of Veterans' Services (DVS) within 21 days of the date of the Notice of Action
- For more information and a self-help guide:  
<https://www.legalservicescenter.org/get-legal-help/mass-veterans-benefits-ch115/>

# HEAP: Home Energy Assistance Program

(aka Fuel Assistance, formerly LIHEAP)

- Benefits vary based on household income, housing status, fuel type, and heating costs
  - Households with incomes up to 60% of the area median income can qualify
  - For FY25, households can receive up to \$1,500 (oil, propane, kerosene, or other) or \$850 (utilities or heat included in the rent)
  - Can qualify for additional help under the “high energy benefit” if a household’s fuel bills were high last year
- <https://www.mass.gov/info-details/learn-about-home-energy-assistance-heap>

# HEAP: Home Energy Assistance Program

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- Apply through town-specific agency
  - Locate your nearest office via the Cold Relief Heatline (800-632-8175) or online (<https://hedfuel.azurewebsites.net/>)
  - Apply from October 1 – April 30; if denied, appeal through the agency
- First-time applicants must apply in person at the fuel assistance agency in their area
- Households must apply each year; applications are mailed to households after the first year

# HEAP: Home Energy Assistance Program

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- Those facing a heating emergency can get their application processing expedited
- Other benefits:
  - Free weatherization assistance such as insulation and weather-stripping
  - Heating system repairs/replacement through HEARTWAP (Heating Energy Assistance Retrofit Weatherization Assistance Program)
  - Discounts for some utility and telephone rates

# Additional Help with Utilities

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- MassHealth Members will automatically receive discounts on utility bills
  - Up to 25% on gas expenses;
  - Up to 42% on electric expenses;
  - Customers of National Grid could get discounts up to 71%, with [application](#)
- MassHealth Members are eligible for a MBTA [Reduced Fares Card](#)

# Senior Circuit Breaker Credit

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- Refundable credit of up to \$2,730 (for tax year 2024) on personal state income tax returns
- Does not count as income for most benefits programs
- Requirements:
  - Massachusetts resident (or part-year resident);
  - 65 or older by December 31 or tax year;
  - Own or rent residential property in Massachusetts and occupy it as a primary residence;



# Senior Circuit Breaker Credit

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- For the tax year 2024, total Mass. income cannot exceed:
  - \$72,000 for a single individual who is not the head of household;
  - \$91,000 for a head of household; or,
  - \$109,000 for married couples filing a joint return
- For homeowners, Mass. property tax payments, together with half of water and sewer expense, must exceed 10% total Mass. income for the tax year
- For renters, 25% of annual Mass. rent must exceed 10% of total Mass. income for the tax year

# For More Information

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- <https://www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit>
- People who are not eligible:
  - Non-residents, married and filing separately, dependents of another taxpayer, recipients of federal or state rental subsidies/tax-exempt landlords, etc.
- Schedule CB form must be completed within 3 years, so may be able to amend prior return

# Property Tax Exemptions

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- Exemption = not having to pay all or part of the tax bill
- Abatement = disputing the assessed value
- G.L. c. 59, § 5 exemptions relevant to older adults:
  - Clause 17 surviving spouse/person over 70
  - Clause 18 hardship
- Check with town/city tax assessor for complete list available to you

# Aging Services Access Point

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- Programs include Meals on Wheels, at home care, money management, and more.
- Protective Services investigate issues of abuse, and develops service plan to assist those in need.
- To find your local agency:  
<https://www.mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts>

# For Additional Information . . .

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- [www.masslegalhelp.org](http://www.masslegalhelp.org): Funded by the Massachusetts Legal Assistance Corporation, this website is part of the Massachusetts Legal Websites Project and provides basic legal information to the public.
- <https://www.masslegalservices.org>: Includes detailed information on many benefit programs and other legal issues.

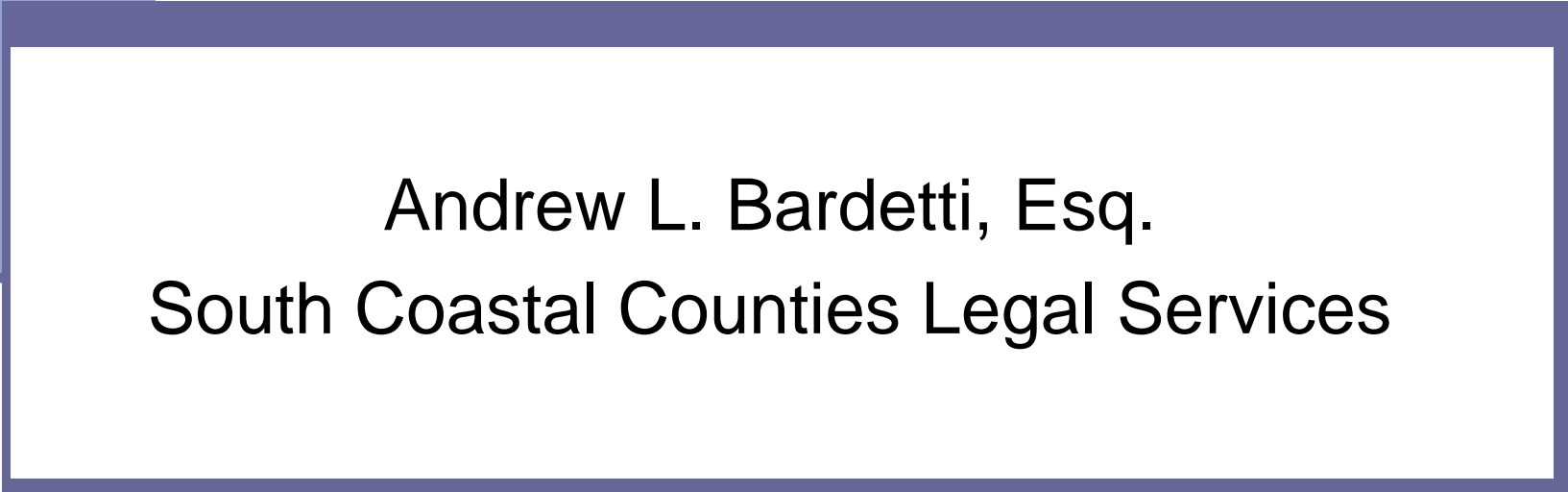
# For Additional Information . . .

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- <http://mass211.org>: An online resource to connect Massachusetts residents to information about critical health and human services available in their communities.
- <https://www.masslegalservices.org/FindLegalAid>: Can help identify civil (non-criminal) legal aid resources based on location and/or area of law, among other resources.



# Questions? Comments? Concerns?



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