

**Benefits CheckUp®,  
The HECM Financial Assessment-  
*How your potential borrowers are missing out***

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# About NCOA

## **Our Mission:**

Improve the lives of millions of older adults, especially those who are struggling

## **Our Social Impact Goal:**

Improve the health and economic security of 10 million older adults by 2020



- [www.benefitscheckup.org](http://www.benefitscheckup.org)
- Screens for over 2,500 public and private benefits

The screenshot shows the homepage of the BenefitsCheckUp website. At the top, the logo features a checkmark and the text "BenefitsCheckUp®". To the right, it states: "We have helped 4,005,083 people find over \$14.7 billion worth of benefits." Below this is a navigation bar with links for Home, Find Help, About Us, Our Sponsors, News, and Donate. The main content area is titled "Can I Get Help?" and includes a photo of an elderly woman. The text says "It's easy to find out." and "Answer some questions to find benefit programs that can help you pay for medications, health care, food, utilities and more. All from a reliable and trusted source: About Us." There is a "GET STARTED NOW" button. Below this, it says "I really just need help with..." and offers two options: "Paying for Medicine" and "Paying for Food". Each option has a brief description and a "GET HELP NOW" button. On the right side, there is a "WE MAKE OPEN ENROLLMENT SIMPLE" section with a "GET STARTED" button, a "My Medicare Matters" section, a "Stay Connected" section with a "SIGN UP" button, and an "Our Sponsors" section featuring the ACL logo.

# Older Adults Missing Out on Benefits

Each year, older adults miss out on

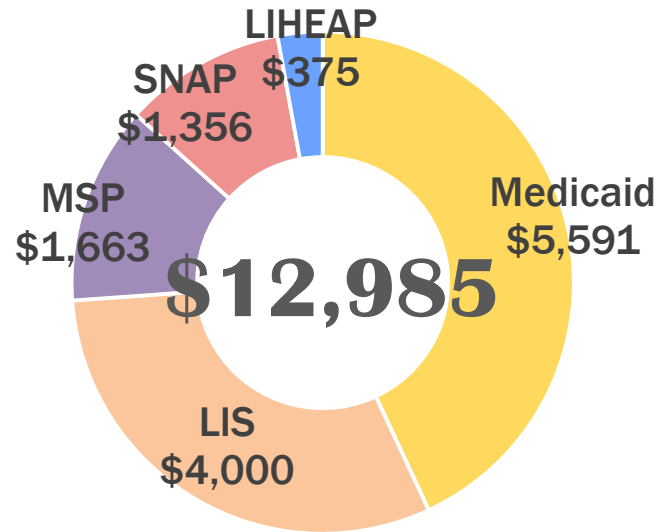
**\$20 billion**

in benefits that help paying for prescriptions, healthcare, food, property taxes, utilities and more.

**86%**

of older adults currently receiving one federal benefit are also eligible for and not receiving at least one other federal benefit.

# Closing the Gap: Benefit of Benefits



# Types of Programs

- Health care: Medicaid; Medicare Savings Programs; donated vision, dental services; prescription assistance
- Food: SNAP, Commodity Supplemental Food Program, home-delivered/congregate meals
- **Property tax relief programs**
- Respite/adult day care
- Income: SSI, cash assistance
- Veterans' benefits
- Utilities: energy assistance, telephone/internet
- **FAIR insurance plans**
- Transportation

# Who can use the tool?

- Intended audience is older adult aged 55+ and/or younger adults with Medicare due to disability
- Anyone can fill out questionnaire: older adult, family member, friend, counselor
- Gather info before filling out questionnaire:
  - Income
  - Expenses (rent/mortgage, taxes, health care, utilities)
  - Prescription drugs taken

# BenefitsCheckUp® Screenings

*I really just need help with...*

## Paying for Medicine

Or

## Paying for Food

### Medicare Rx Extra Help

If you have Medicare and limited income and resources, you may be able to get extra help paying for your prescriptions.

[GET HELP NOW >](#)

### Find Help Paying for Prescriptions

Find programs that save money on medications and other health care costs.

[GO >](#)

### Food Programs in Your State

Get the food you need to stay healthy. Find program information, application forms and links to other resources in your state.

[GO >](#)

### Find Help Paying for Food

Find food and nutrition programs that can help save you money.

[GO >](#)

## Success Stories

*"Thank you so very much for this web site. I was really struggling to meet my financial obligations and still eat and buy my medicine..."*

[Read more »](#)

[SHARE YOUR STORY >](#)



## Stay Connected

Get updates on important changes in benefits.

[SIGN UP](#)

## Our Sponsors

WHAT DOES ECONOMIC STRUGGLE LOOK LIKE?

ONEAWAY.ORG

ONE AWAY

## Ways to Share





# BenefitsCheckUp<sup>®</sup> Screenings (cont.)

## Results Overview

Based on your answers, you may be eligible for the following 26 programs. Click on the name of each program below to get a fact sheet that contains: a program description, local contact information, a list of the paperwork you might need to apply for the program, and an application form (if available). Not all programs have application forms available to download.

## Your Program List

Click on the program names below to learn more.

1. [Medicare Prescription Drug Coverage for People with Limited Incomes and Resources](#) (Pharmaceutical - Government Program) [Apply Now](#)
2. [Social Security - Old Age, Survivors, Disability, and Health Insurance Programs \(OASDHI\)](#) (Income)
3. [Food Stamp Program](#) (Nutrition Assistance)
4. [Rx Outreach](#) (Pharmaceutical Discount Card)
5. [Medicare](#) (Health)
6. [Medicare Savings Program - Qualified Medicare Beneficiary \(QMB\)](#) (Health)
7. [Health Centers for Primary Health Care and Dental Services](#) (Health)
8. [Tax Credit for the Elderly and Disabled](#) (Tax Relief)
9. [Income Tax Relief](#) (Tax Relief)
10. [Veterans' Home Loans](#) (Veteran)

[Next 10 Programs](#)



Apply online  
(when  
available)

# BenefitsCheckUp® Screenings (cont.)

The screenshot shows the BenefitsCheckUp website interface. At the top left is the logo with a checkmark and the text "BenefitsCheckUp Celebrating 10 Years". To the right of the logo, it states "We have helped 3,039,546 people find over \$10.6 billion worth of benefits." Below this is a navigation bar with tabs for "Home", "Find Help", "About Us", "Our Sponsors", "News", and "Donate". The "Find Help" tab is highlighted in yellow. The main content area is divided into two columns. The left column is titled "Fact Sheet" and contains information about the "Medicare Savings Program - Qualified Medicare Beneficiary (QMB)", including a sub-section "How can this program help me?" with a list of benefits. The right column is titled "Web Resources" and contains two sections: "Web Resources" with a link to "Program Website" and "Application Forms" with instructions to click below to get the application and/or document(s) for this program, followed by two links: "Application Form in English (Multi-Program)" and "Application Form in Spanish (Multi-Program)". A red arrow points from the "Application Forms" section to the list of links on the right side of the slide.

**BenefitsCheckUp**  
Celebrating 10 Years

We have helped **3,039,546** people find over **\$10.6 billion** worth of benefits.

Home Find Help About Us Our Sponsors News Donate

### Fact Sheet

#### Medicare Savings Program - Qualified Medicare Beneficiary (QMB)

**How can this program help me?**  
This program helps pay for some of your Medicare costs such as:

- **Medicare Part B Premium:** This program will pay your Medicare Part B premium, usually \$99.90 per month. If you receive Social Security, this Medicare Part B premium amount will be put back into your Social Security check each month.
- **Medicare Part B Annual Deductible and Share of Cost:** This program will pay your Medicare Part B deductible, which is \$140 in 2012. It will also pay your share (20%) of the cost of services when you receive services from a Medicare provider.
- **Medicare Part A Deductibles and Co-payments:** This program will pay your Medicare Part A deductibles and co-payments when you are in the hospital or living in a skilled nursing facility.

In addition, if you enroll in a Medicare Savings Program (MSP), 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.

### Web Resources

[Program Website](#)

### Application Forms

Click below to get the application and/or document(s) for this program:

- [Application Form in English \(Multi-Program\)](#)
- [Application Form in Spanish \(Multi-Program\)](#)

Links to:

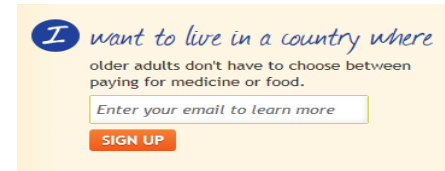
- Local offices
- Program page
- Downloadable application forms



- Residual Income Calculations
- Property Tax set asides

# Get Involved with NCOA

- Visit [ncoa.org](https://ncoa.org) and sign up to receive news, resources, and opportunities to learn and act.
- Donate to support NCOA's work: [ncoa.org/Donate](https://ncoa.org/Donate).
- Share NCOA's free, trusted tools with older adults.
  - [BenefitsCheckUp.org](https://BenefitsCheckUp.org)
  - [EconomicCheckUp.org](https://EconomicCheckUp.org)
  - [MyMedicareMatters.org](https://MyMedicareMatters.org)



# Contact Us

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[www.twitter.com/NCOAging](https://www.twitter.com/NCOAging)