Help Someone Access Public Benefit Programs

Tips, Tools and Resources for Individuals

Know someone who has to choose between taking medicine and paying utilities?

There’s aid money out there for folks who need it, and you can help them get that money!

PUBLIC BENEFIT PROGRAMS
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In this economy, chances are you know someone who needs help paying for food, medicine, health care or utilities. There’s no shame in that – we all have ups and downs in life. The good news: There’s aid money out there for folks who need it, and you can help them get that money!

Many people who are eligible for government programs that help cover the cost of basic necessities don’t know about the programs or don’t know how to apply for them. For instance, only 34% of eligible seniors are enrolled in SNAP/ Food Stamps.

And complicating the problem is that once people realize that there is help, navigating application processes can be challenging because each program’s application and eligibility requirements may be different.

AARP Benefits QuickLINK, a webpage sponsored by the AARP Foundation, has a FREE online tool that compares a user’s income, resources, ZIP code, and monthly expenses to the rules for 15 government programs that help cover the costs of groceries, utilities, health care and prescriptions. In 15 minutes or less, you can help a friend learn if he/she might be eligible, get an application, and find out where to apply—PRIVATELY without ever entering a bank account or Social Security number.

Time Commitment
From 15 minutes to a few hours.

Special Considerations
None.

Who Can Do This
Everyone can do this, as long as you have Internet access.

Great Reasons To Do This Project
You’ll be helping someone who really needs it. This is a chance to be a great neighbor and a trusted friend, and it doesn’t require a lot of time.
Basic Steps: 1, 2, 3...

Step 1: Start the Conversation

Personal finances can be a touchy subject. Many people who are in need, especially those who have recently hit hard times, may be uncomfortable discussing this. You can still approach your friends and neighbors, just be sensitive if you are the one initiating the conversation. Here are some suggestions for ways to start the conversation:

- “I saw an ad from AARP saying they and the AARP Foundation have resources to help us find ways to get through this tough economy – for example, government programs that help pay for food. Have you ever heard of this?”
- “I don’t know if you’re interested, but here’s a program that helped my mother-in-law save money on her prescriptions. It really helped us too, because we were helping to cover those costs out of our own pocket.”
- Give them a copy of “Your Guide to Public Benefits in Your State”. (Print it out at www.aarp.org/quicklink click on the “Help in my State” tab and select the state to download a pdf)

Step 2: Log on to AARP Benefits QuickLINK to Screen for 15 Government Programs

Offer to help your friend use the Benefits QuickLINK website which will take you through a short list of questions. The website will compare your answers to the eligibility requirements in your state.

Explain that you will not ask for any identifying information, such as their name, Social Security number, or bank account number. Once you start the screening, you will find a list of information needed, which does include some basic information about income and expenses.

Log on to a computer and go to www.aarp.org/quicklink

Note: Every state has different eligibility requirements and processes to apply.
Click on the “Go” button in the box that asks “Looking for help? Start here!”

Step 3: Enter information on Benefits QuickLINK

Explain that Benefits QuickLINK does not ask for Social Security numbers, bank account numbers or credit card numbers. Your friend won’t even have to enter his or her name, so no one will ever know who completed the screening! It’s private and secure.

Click on the “Go” button

Ask your friend the questions and fill in the answers.
BASIC STEPS: 1, 2, 3... continued

**Step 4: Get the Benefits QuickLINK Results report**

After completing the questionnaire, you’ll see a “Results Overview” page that lists the programs your friend may be eligible to receive.

Click on the name of each program for a fact sheet that describes the program, tells where to apply, plus a link to the application.

**Step 5: Apply for Programs**

Identify programs for which your friend wants to apply.

Finding out if you might be eligible is only the first step. Now you need to ensure your friend has the help to complete the application process.

This is the part when your friend will need to share personal identifying information such as Social Security number, name, copies of financial documents that prove income, bank account and/or citizenship.

Here are other ways you can help:

- Find the local AAA (Area Agency on Aging) [www.eldercare.gov](http://www.eldercare.gov) and/or a local State Health Insurance Program (SHIP) [www.shiptalk.org](http://www.shiptalk.org) and find out what applications those offices offer.
- Give your friend the information about how to apply for each program…via the web, over the phone, in person, if AAA or SHIP can help.
- Drive them to an application appointment, or help to arrange transportation.
- Find the local office that provides food benefits in your area. [www.aarp.org/snap](http://www.aarp.org/snap)
- Simplify mailing of the application by addressing and stamping envelopes.

Visit [CreateTheGood.org](http://CreateTheGood.org) for more opportunities, tools and ideas to help improve your community.
Step 6: Encourage Your Friend to Take the Next Step

Many older adults often refuse help or hand-outs. Please emphasize that AARP believes that people who are eligible for these programs should enroll in them. Remind them that have worked hard for decades, and that assistance programs are just one way the government recognizes that effort. Connecting people to programs or helping with the legwork to ensure that they get enrolled can put real money back in their pockets. For example:

- The Medicare Savings Programs (QMBI/SLMBI) can save up to $130 a month.
- SNAP/Food Stamps provide the average senior participant with $70 toward their grocery bill each month.
- Medicare Rx Extra Help can save an individual thousands of dollars a year.

Key Resources and Tools

Medicare

www.medicare.gov

Social Security Administration

www.ssa.gov

Food Assistance-Supplemental Nutritional Assistance Program SNAP (formerly Food Stamps)

www.fns.usda.gov/fns
More Information

Benefits QuickLINK
www.aarp.org/quicklink

Your Guide to Public Benefits in Your State—Easy-to-Read 4-page Handout
www.aarp.org/quicklink click on the “Help in my State” tab and select the state to download a pdf.

Finding Relief in Tough Times
www.aarp.org/realrelief

Benefits for Raising Relatives’ Children
www.aarp.org/grandparents

AARP Caregiving Resources
www.aarp.org/family/caregiving/
Information to care for your loved one or to volunteer to help out a friend. Plus, caregivers can access our extensive toolkit filled with interactive features, such as expert videos, calculators, and worksheets.

CREATE THE GOOD

Thank you! Whether you’ve got five minutes, five hours, or five days, you can make a positive impact in your community. And, if you have more time, consider helping more people with online eligibility, finding more opportunities, and sending us your good ideas.

And of course, don’t forget to tell your friends about Create The Good.