

BENEFITS CROSSROAD

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Definition

This CrossRoad will discuss programs that MAY be available to the older adult you are caring for to provide assistance regarding a variety of topics.

Glossary Of Terms

A list of terms you may come across while researching this topic.

Search Our Database

On the Navigating the CrossRoads main page you will find a drop down menu of pre-populated search terms that will bring you to a list of Central Massachusetts agencies and programs that relate to this topic. You may also [CLICK HERE](#) to go to our Guide to Elder Services, an online searchable database, to do more extensive searches or for results in a specific zip code, city/town or Central Massachusetts geographic region. **** If you are unable to find a keyword on the pre-populated list and it consists of two terms, transpose the order of the terms i.e. to search for Government Surplus Food use the keyword Food, Govt Surplus.**

Helpful Links

A list of outside websites to visit for further information.

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This information was written with older adults in mind and is meant to provide a general overview of benefits programs. The information provided does not discuss every aspect of each program. Please keep in mind this is NOT a comprehensive list of all benefit programs available to older adults. While some benefit programs discussed will be national, others will be different from state to state. Please note the benefit programs described are Federal public benefit programs. Therefore, anytime a reference or mention of a spouse is made (for eligibility, survivors, income level etc.) it refers to heterosexual spouses only. This information does not constitute legal and/or medical advice. We encourage you to consult with a competent professional and/or legal representative for advice regarding benefit programs.

Introduction

Caring for an older adult can be personally rewarding, but may also prove draining physically, mentally and financially. There are many different benefits for older adults that you should research and possibly apply for to help meet the need(s) of the older adult. Organizing, scheduling and paying for healthcare, prescriptions, and services, for the older adult is a serious responsibility and can prove costly. These benefit programs all have very complex rules and guidelines which generally cause a great deal of confusion and uncertainty.

It is very important that the older adult you are caring for knows about the different benefits available to him/her. Benefit programs range from healthcare coverage to survivors benefits. As you probably have already encountered, healthcare for older adults can be very expensive. If you have a question regarding the older adult's healthcare plan, you should never hesitate to contact the plan provider. It has been found that older adults who have access to affordable prescription drugs spend less money on emergency and short-term nursing care. Therefore, being aware of the different types of benefits can help to protect the older adult's health and financial well-being.

The benefit programs covered in this section are: Medicare, Medicaid/MassHealth, Social Security, and Veterans.

Medicare

Medicare is the federal health insurance program for people 65 years of age or older, certain younger people with disabilities, people with End-Stage Renal Disease (permanent kidney failure with dialysis or a transplant), and people with Amyotrophic lateral sclerosis (ALS/Lou Gehrig's disease). [CLICK HERE](#) to visit our Medicare section for more information.

Medicaid/MassHealth

MassHealth is the Massachusetts name for Medicaid, the federal health insurance system, jointly funded by the federal and state government, for individuals requiring financial assistance. Individuals with low-to-moderate income, individuals with a disability, and those over the age of 65 may be eligible for healthcare coverage through this program. [CLICK HERE](#) to visit our Medicaid/MassHealth section for more information.

Social Security Benefits

Social Security provides monthly financial assistance to certain individuals. Individuals may be eligible for Social Security benefits if they are retired, have a disability, are a widow or widower, or have little to no income. [CLICK HERE](#) to visit our Social Security Benefits section for more information.

Veterans Benefits

Veterans Benefits are available to veterans and certain members of their families. Some benefits vary from state to state. In addition, a benefit can be a monthly or onetime payment that is distributed on a temporary or indefinite basis. Benefits include healthcare coverage, disability compensation, pensions, death pensions, burial assistance, survivors' assistance, and more. [CLICK HERE](#) to visit our Veterans Benefits section for more information.

After reading about all of the benefits that are available it is strongly advised that you discuss each topic in further detail with a trained professional. When speaking with these professionals we suggest

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that you initially keep your conversation in general terms as these experts may be able to make you aware other programs that may be more suitable to meet the older adult's needs. *As you care for the older adult in your life, do not forget to care for yourself.*

You don't have to go it alone!

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