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## **"BenefitsCheckUp" Provides Real Help to Families**

November is National Family Caregivers Month, and the U.S. Department of Health and Human Services estimates that more than one third of the population (over 100 million) are either caregivers or those receiving care. Of those, many are low-income seniors who need all the assistance that is available to them.

Today, caregivers can easily find benefits programs for low-income seniors, thanks to the National Council on Aging's (NCOA) BenefitsCheckUp, a free and confidential online service that helps seniors determine quickly and easily what benefits they qualify for and how to claim them. Since the service was launched in June 2001, more than 1.8 million eligibility reports identifying various benefits programs have been completed.

BenefitsCheckUp can be accessed by visiting [www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org).

"November is a good time to not only value the nation's caregivers, but also to support them in meaningful ways," said Stuart Spector, NCOA's senior vice president of Benefits Access. "BenefitsCheckUp is designed to help both the family and professional caregiver find programs for seniors that can take hours if not days to find out about on their own." BenefitsCheckUp includes more than 1,300 different programs from all 50 states and the District of Columbia. An average of more than 50 programs can be available to qualified seniors in each state. BenefitsCheckUp can help caregivers or seniors themselves find prescription drug savings, health care programs, in-home services, financial assistance, legal services, housing assistance, property tax programs, nutrition programs, and volunteer and training opportunities.

The National Council on Aging, founded in 1950, is a charitable organization dedicated to improving the health and independence of older persons and to increasing their continuing contributions to communities, society and future generations. For more information, visit [www.ncoa.org](http://www.ncoa.org). NCOA is based in Washington, DC.

If you have Medicare and have a limited income and resources, you may be able to get extra help paying for your Medicare prescription drug costs. Your income must be less than \$15,600 if single and \$21,000 if married and you must have resources less than \$11,990 if single and \$23,970 if married (resource limits include a \$1,500 burial allowance (for singles) and a \$3,000 burial allowance (for couples)). If you qualify, you will have low or no deductible, low or no premiums, no coverage gap (also called the "donut hole"), and will pay much less for your prescriptions.

Complete the online Medicare Rx extra help application at the BenefitsCheckUp site to see if you might be eligible for this valuable benefit. At the same time, you can also find out if you might be eligible for other programs that can help you with your health-care and other costs.

For help finding and getting health-care resources for yourself or your loved one or client, call us at 601-987-3000 or toll-free at 866-ELDERLAW.