

# Senior Benefits Quick Toolkit (Print-Friendly)

Updated: February 14, 2026

## 1) Quick Start Cheat Sheet

Use this page to begin today—then bring the toolkit to a benefits counselor if you want help completing forms.

Do this first	Why it matters
Apply for <b>Medicare Savings Programs (MSP)</b> through your state Medicaid office.	MSP may pay your Medicare Part B premium and reduce cost-sharing; it can also simplify other enrollments.
Apply for <b>SNAP</b> (food assistance). Ask about <b>expedited</b> SNAP if you have very low income/resources.	Food support can start quickly; expedited processing may be available in urgent cases.
Apply for <b>Part D Extra Help</b> if prescription costs are high.	Extra Help can lower Part D premiums, deductibles, and copays.
Apply for <b>LIHEAP</b> (energy assistance) early in the season and ask about <b>crisis</b> help if shutoff is threatened.	Funding is limited and often seasonal; crisis help may move faster.
If housing is unstable, get on <b>Section 8 / public housing</b> waitlists and ask about senior/disabled preferences.	Waitlists can be long—starting early matters.

### Fast help lines (write in local numbers too)

- **2-1-1:** Local referrals for food, rent, utilities, shelters (dial 2-1-1).
- **Eldercare Locator:** 1-800-677-1116 • [eldercare.acl.gov](http://eldercare.acl.gov) (Area Agency on Aging).
- **SHIP (Medicare counseling):** [shiphelp.org](http://shiphelp.org) (free help with MSP/Part D/Extra Help).
- **SSA:** 1-800-772-1213 (Social Security / SSI).
- **Medicare:** 1-800-MEDICARE (1-800-633-4227).
- **LIHEAP referral:** 1-866-674-6327 (NEAR hotline).
- **VA:** 1-800-827-1000 (Veterans benefits).

## 2) Program Quick Sheet

Use this as a one-page reference for what each program does and where to apply.

Program	What it helps with	Where to apply	Notes
Medicare Savings Programs (QMB/SLMB/QI/QDWI)	May pay Part B premium and/or reduce Medicare cost-sharing	State Medicaid office	Rules vary by state; apply even if unsure
Part D Extra Help (Low-Income Subsidy)	Lower prescription premiums/deductibles/copays	SSA / Medicare; SHIP can help	Often linked to Medicaid/SSI/MSP
SNAP	Monthly grocery benefits	State SNAP agency / online portal	Ask about expedited SNAP if urgent
SSI (65+ / disabled / blind)	Monthly cash assistance if eligible	Social Security Administration	Strict income/resource rules
LIHEAP	Heating/cooling help; crisis assistance	Local LIHEAP agency (state/community action)	Seasonal; funding can run out
Weatherization (WAP)	Home efficiency upgrades (insulation, sealing, HVAC fixes)	Local WAP provider (state agency)	Often months-long timelines
Housing Choice Voucher (Section 8)	Rent subsidy (tenant share often ~30% of adjusted income)	Local Public Housing Authority (PHA)	Waitlists common; monitor openings
Property tax relief	Credits/freezes/deferrals (varies)	County assessor/treasurer or state revenue	Deadlines are often annual
VA Pension with Aid & Attendance	Monthly help for wartime veterans needing daily assistance	VA.gov / accredited rep	Based on MAPR minus countable income



### 3) Documents Checklist

Gather these before you apply to reduce delays. Bring copies, not originals, unless an agency asks otherwise.

#### Essential documents

- |  |   |
|--|---|
| <input type="checkbox"/> Photo ID (driver's license/state ID)      | <input type="checkbox"/> Utility bills (electric/gas/water)               |
| <input type="checkbox"/> Social Security award/benefit letter      | <input type="checkbox"/> Bank statements (last 1–3 months)                |
| <input type="checkbox"/> Medicare card (if applicable)             | <input type="checkbox"/> Pension statements (if any)                      |
| <input type="checkbox"/> Proof of age/citizenship or lawful status | <input type="checkbox"/> Medical bills/receipts (prescriptions, premiums) |
| <input type="checkbox"/> Proof of address (lease/utility bill)     | <input type="checkbox"/> Property tax statement (homeowners)              |
| <input type="checkbox"/> Rent receipt/lease or mortgage statement  | <input type="checkbox"/> Insurance premium notices (if applicable)        |

#### Income verification

- |  |  |
|--|--|
| <input type="checkbox"/> Pay stubs (if working)                | <input type="checkbox"/> Child support/alimony documentation (if applicable)   |
| <input type="checkbox"/> Most recent tax return (if requested) | <input type="checkbox"/> Unemployment/worker's comp statements (if applicable) |
| <input type="checkbox"/> Direct deposit history (if needed)    |  |

#### Assets/resources (only if requested)

- |   |  |
|---|--|
| <input type="checkbox"/> All bank accounts (checking/savings)     | <input type="checkbox"/> Vehicle registration/title (if requested)   |
| <input type="checkbox"/> Investment/retirement account statements | <input type="checkbox"/> Trust documents (if any)                    |
| <input type="checkbox"/> Life insurance cash value (if any)       | <input type="checkbox"/> Spouse's resource documents (if applicable) |



## 4) 4-Week Quick Action Plan

Check off tasks as you go. If you're in urgent need, do Week 1 items immediately.

Week	Priority actions	Notes / dates
Week 1	Apply for MSP • Apply for SNAP (ask about expedited) • Start Extra Help screening • Call 2-1-1 for urgent needs	
Week 2	Submit SSI application if potentially eligible • Gather missing documents • Schedule SHIP/AAA appointment	
Week 3	Apply for LIHEAP (and crisis help if needed) • Get on housing waitlists / check openings	
Week 4	Apply for property tax relief (if applicable) • Check state/local programs and utility discounts • Follow up on pending cases	

**Follow-up rule:** If you haven't heard back within the agency's stated processing time, call and ask what documents are still needed and whether the case can be expedited.



## 5) Application & Call Tracker

Use one line per program to track status and avoid missed deadlines.

Program	Date applied	Agency / phone	Status / next step

**Tip:** Write down the name/ID of the person you spoke with and what they asked for.



## 6) Scam Protection Quick Guide

Benefits are free to apply for. If someone demands payment or personal info unexpectedly, slow down and verify.

Red flags	Safe steps
<ul style="list-style-type: none"><li>• Unsolicited calls/texts about “new benefits”</li><li>• Requests for SSN/Medicare number by inbound call</li><li>• Upfront fees to “process” or “activate” benefits</li><li>• Pressure: “act now” or “limited time”</li><li>• Caller ID looks official (spoofing)</li><li>• AI/“family emergency” money requests</li></ul>	<ul style="list-style-type: none"><li>• Hang up and call back using official numbers</li><li>• Never share Medicare/SSN with inbound callers</li><li>• Use SHIP for Medicare questions (free)</li><li>• Verify utility/LIHEAP workers before appointments</li><li>• Review Medicare Summary Notices for unknown charges</li><li>• Report fraud promptly (numbers below)</li></ul>

### Report scams

- FTC: ReportFraud.ftc.gov • 1-877-FTC-HELP (382-4357)
- Social Security fraud: 1-800-269-0271 (SSA OIG)
- Medicare fraud: 1-800-MEDICARE (1-800-633-4227)