



# Maryland Senior Assistance Toolkit (2026)

**Updated:** February 2026 • Built to pair with the Maryland guide on [grantsforseniors.org](https://grantsforseniors.org)

This print-friendly toolkit is designed for older adults and caregivers. Use it to quickly identify the best-fit programs, gather documents, and track applications.

<b>What's inside</b>	<ol style="list-style-type: none"><li>1) One-Page Quick Start Cheat Sheet</li><li>2) Application Checklist (documents + steps)</li><li>3) 7-Day Quick Action Plan</li><li>4) Call &amp; Contact Sheet (fill-in)</li><li>5) Application Tracker (fill-in)</li></ol>
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## Important 2026 notes

- Affordable Connectivity Program (ACP) discounts ended June 1, 2024; use Lifeline or provider low-cost plans instead.
- Maryland's LIHWAP water-bill program closed March 31, 2024; ask your utility/county about payment plans and local hardship funds.
- 2026 federal SSI maximums are \$994/month (individual) and \$1,491/month (eligible couple).



## 1) One-Page Quick Start Cheat Sheet

Circle the programs that match your situation, then use the Action Plan on the next pages.

Program	What it helps with	Best first step
Maryland Access Point (MAP)	Local senior services, benefits screening, referrals	Call <b>844-627-5465</b> and ask for your county's AAA/MAP office
Community First Choice (CFC) - Medicaid	In-home help (personal care, meals, home modifications, emergency response)	Call MDH CFC line <b>410-767-1739</b> to start screening
Property Tax Credit (Homeowners)	Lower property tax bill for eligible homeowners	Apply via Maryland SDAT/OneStop; file early for July billing
SNAP (Food Assistance)	Monthly grocery help; seniors may qualify for deductions	Apply via Maryland DHS; ask about senior-friendly steps
LIHEAP / OHEP (Energy help)	Heating/cooling bill help; crisis aid; weatherization	Apply through local OHEP/CAA with utility bill + income proof
Medicare savings / prescription help	Lower Medicare costs and reduce prescription expenses	Request Medicare counseling (SHIP) through your AAA
Veterans: VA Pension / Aid & Attendance	Extra monthly support for care needs (wartime veterans/survivors)	Contact an accredited VA representative (VSO) to review eligibility

### 2026 eligibility quick cues

- Many programs use income cutoffs (often a % of the Federal Poverty Level) and may prioritize households with adults 60+.
- Medicaid long-term care programs often have asset limits; bring bank statements and a list of property/vehicles.
- Keep copies of everything you submit; write down dates, names, and case numbers.



## 2) Application Checklist (Documents + Steps)

Use this page as a tear-off checklist while you gather paperwork.

Category	Checklist
ID & residency	<ul style="list-style-type: none"> <li>■ Photo ID (or MD ID)</li> <li>■ Proof of address (lease, bill, letter)</li> </ul>
Income proof	<ul style="list-style-type: none"> <li>■ Social Security award letter</li> <li>■ Pension/retirement statements</li> <li>■ Pay stubs (if working)</li> <li>■ SSI/VA award letters (if applicable)</li> </ul>
Household & expenses	<ul style="list-style-type: none"> <li>■ Rent/mortgage statement</li> <li>■ Property tax bill (homeowners)</li> <li>■ Utility bills + shutoff notice (if any)</li> <li>■ Medical premiums and receipts (helpful for SNAP/VA)</li> </ul>
Assets (often needed for Medicaid long-term care)	<ul style="list-style-type: none"> <li>■ Recent bank statements</li> <li>■ Retirement account statements</li> <li>■ Vehicle info</li> <li>■ Home value info (if asked)</li> </ul>
Healthcare / care needs	<ul style="list-style-type: none"> <li>■ List of medications</li> <li>■ Doctor contact list</li> <li>■ Notes on daily help needed (bathing, dressing, meals)</li> <li>■ Any hospital discharge papers</li> </ul>

### Submission steps (use for every application)

- 1) Call first (when possible) to confirm the correct office and what documents they require.
- 2) Ask: “How long is the wait?” and “How will I receive updates?”
- 3) Submit copies, not originals. Keep a folder with dates and confirmation numbers.
- 4) If you mail anything, use certified mail or keep proof of mailing.



### 3) 7-Day Quick Action Plan

This plan focuses on the fastest wins first (food + utilities + medical), then longer processes (care + housing).

Day	What to do	Notes / case #
Day 1	Call MAP: request benefits screening and county contacts; ask for Medicare counseling (SHIP).	
Day 2	Gather ID, income proof, utility bills, and rent/mortgage papers using the checklist.	
Day 3	Apply for SNAP (if eligible) and LIHEAP/OHEP (if you have high energy bills or a shutoff notice).	
Day 4	If you need in-home help, call MDH CFC line to start screening and ask what medical documentation is needed.	
Day 5	If you own a home, start the Maryland property tax credit application; write down the deadline.	
Day 6	Review healthcare costs: ask SHIP counselor about Medicare Savings Programs, Part D options, and prescription help.	
Day 7	Create your follow-up list: who to call next, what's missing, and deadlines; set a weekly check-in time.	

#### Optional add-ons

- If you're a Veteran or surviving spouse, gather service records and care expense receipts and contact an accredited representative.
- If transportation is a barrier, ask MAP/AAA about rides to medical appointments and local senior transportation programs.



### 4) Call & Contact Sheet (Fill-in)

Write in names and numbers so you don't have to search again later.

Topic	Name / Office	Phone / Website	Notes
MAP / AAA	_____ -	_____ ____	County: _____
CFC (in-home care) / Medicaid LTSS	_____ -	_____ ____	Assessment date: _____
SNAP / Food help	_____ -	_____ ____	Case #: _____
LIHEAP/OHEP / Energy help	_____ -	_____ ____	Shutoff date: _____
Housing / Property tax credit	_____ -	_____ ____	Deadline: _____
Medicare counseling (SHIP)	_____ -	_____ ____	Plan review: _____
Doctor / clinic	_____ -	_____ ____	Fax: _____
Utility company	_____ -	_____ ____	Account #: _____
Emergency (local)	_____ -	_____ ____	211 / shelter / APS



### 5) Application Tracker (Fill-in)

Track what you applied for, when you followed up, and what's still missing.

Program	Applied	How	Case #	Follow-up	Status
_____	_____	<input type="checkbox"/> online <input type="checkbox"/> mail <input type="checkbox"/> in-person <input type="checkbox"/> phone	_____	_____	<input type="checkbox"/> pending <input type="checkbox"/> approved <input type="checkbox"/> denied
_____	_____	<input type="checkbox"/> online <input type="checkbox"/> mail <input type="checkbox"/> in-person <input type="checkbox"/> phone	_____	_____	<input type="checkbox"/> pending <input type="checkbox"/> approved <input type="checkbox"/> denied
_____	_____	<input type="checkbox"/> online <input type="checkbox"/> mail <input type="checkbox"/> in-person <input type="checkbox"/> phone	_____	_____	<input type="checkbox"/> pending <input type="checkbox"/> approved <input type="checkbox"/> denied
_____	_____	<input type="checkbox"/> online <input type="checkbox"/> mail <input type="checkbox"/> in-person <input type="checkbox"/> phone	_____	_____	<input type="checkbox"/> pending <input type="checkbox"/> approved <input type="checkbox"/> denied
_____	_____	<input type="checkbox"/> online <input type="checkbox"/> mail <input type="checkbox"/> in-person <input type="checkbox"/> phone	_____	_____	<input type="checkbox"/> pending <input type="checkbox"/> approved <input type="checkbox"/> denied

**Disclaimer:** This toolkit is for general information and does not provide legal, medical, or financial advice. Programs, eligibility rules, benefit amounts, and deadlines can change. Always confirm details with official agencies before applying. Key corrections included here: ACP internet discounts ended June 1, 2024; Maryland LIHWAP closed March 31, 2024; and 2026 federal SSI maximums are \$994 (individual) and \$1,491 (eligible couple). © grantsforseniors.org