



Michigan Senior Benefits Toolkit (2026)

Cheat sheets, checklists, action plan, and emergency contacts

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Quick Start Cheat Sheet

Start here (fastest)	How to start
Food help (SNAP / senior food)	Apply online through MI Bridges or start by phone with MDHHS if you need help.
Health cost help (Medicaid / Medicare Savings Programs)	If you're enrolled in a Medicaid health plan, call Member Services; otherwise start via MI Bridges/MDHHS.
Heating / utilities (LIHEAP, SER, local funds)	Apply early in the season; keep your shutoff notice and utility account number handy.
Housing help (waitlists + emergency rent)	Join any open waitlists immediately; call 2-1-1 for same-week local rental help.
In-home care (MI Choice Waiver)	Request a screening/assessment; expect medical and financial review and possible waiting lists.

Top documents to gather (bring copies)

- Photo ID (Michigan driver's license or state ID)
- Social Security number + benefit award letter(s)
- Proof of address (lease, utility bill, mortgage statement)
- Income proof (Social Security, pension, wages, VA)
- Recent bank statement(s) (most recent 30-90 days)
- Medicare/insurance cards
- Rent/mortgage + property tax/insurance (if available)
- Utility bill + shutoff notice (if applicable)

Personal info (fill in)

Name: _____

County/City: _____

Phone: _____

Best time to call: _____

Program Checklists

Check what applies and keep this page with your documents folder.

Food Help (SNAP / senior nutrition)

- ☐ You are age 60+ (rules are generally simpler for older adults).
- ☐ You have proof of income and housing costs (rent/mortgage).
- ☐ You can report medical expenses (premiums, copays, prescriptions).
- ☐ You have utility bills (may increase deductions).
- ☐ You can complete an interview by phone if needed.

Healthcare Cost Help (Medicaid / Medicare Savings Programs)

- ☐ You have your Medicare card and a list of prescriptions.
- ☐ You can document monthly income and bank balances.
- ☐ You have recent medical bills or premium statements.
- ☐ You know your current health plan (if enrolled) and member ID.
- ☐ You want help comparing options (counseling is free).

In-home Care at Home (MI Choice Waiver)

- ☐ You need help with daily activities (bathing, dressing, meals, mobility, supervision).
- ☐ You can provide doctor contacts and medical records for assessment.
- ☐ You can document income and resources for Medicaid eligibility.
- ☐ A caregiver can join the assessment (optional but helpful).
- ☐ You can describe safety risks without support (falls, missed meds, wandering).

Housing & Utilities Prep

Housing programs can take time; utility help often requires fast documentation. Use these checklists and the call log below.

Housing & Rent Help (Section 8 / senior housing / emergency rent)

- ☐ You have ID for all adult household members.
- ☐ You can document income for everyone in the household.
- ☐ You have rental history and landlord contact info (if requested).
- ☐ You can respond quickly if a waitlist opens (keep documents ready).
- ☐ If facing eviction, you have your notice and court date (if any).

Heating & Utilities (LIHEAP / crisis help)

- ☐ You have recent utility bills and account numbers.
- ☐ If threatened with shutoff, you have the shutoff notice.
- ☐ You can document household income (all adults).
- ☐ You know your heating fuel type (gas, electric, propane, wood).
- ☐ You can apply early; funds may run out before spring.

Call Log (write it down every time)

Date	Agency/program	Person	Next step	Case #

14-Day Quick Action Plan

This plan prioritizes fast wins (food, health costs, utilities), then longer items (housing, in-home care). Adjust to your needs.

Day	Action
Day 1	Gather ID, benefit letters, proof of address, and recent bank statement(s).
Day 2	Create a folder: Income, Housing, Utilities, Medical, ID. Make copies or photos.
Day 3	Start a benefits application through MI Bridges or open a case by phone with MDHHS.
Day 4	Call 2-1-1 for local emergency funds (rent, utilities, food deliveries).
Day 5	If heating bills are high, apply for energy help and ask about utility hardship/payment plans.
Day 6	Review Medicare premium/drug cost help (MSP/Extra Help) using free counseling if available.
Day 7	Apply or recheck SNAP and report medical expenses to maximize deductions.
Day 8	If you need help at home, request an in-home care screening/assessment (MI Choice pathway).
Day 9	Join housing waitlists that are open; keep documents ready for recertification requests.
Day 10	Set up transportation options for appointments and interviews (medical rides, volunteers).
Day 11	Submit missing documents requested and write down what you sent and when.
Day 12	Check for notices; respond quickly to avoid delays.
Day 13	If denied, request the reason in writing and ask about appeal steps and deadlines.
Day 14	Update your call log and set reminders for renewal/recertification dates.

My Top 3 Priorities

- 1) _____ Target date: _____
- 2) _____ Target date: _____
- 3) _____ Target date: _____

Emergency Contacts + Scam Safety

If you are in immediate danger, call 911. For urgent needs like food, shelter, utilities, or eviction risk, start with 2-1-1.

Contact	Number / Notes
Michigan 2-1-1 (local referrals)	Dial 2-1-1 mi211.org Text ZIP to 898211
Adult Protective Services (report abuse/exploitation)	1-855-444-3911 (24/7)
MDHHS Customer Service (benefits help)	1-855-275-6424 (1-855-ASK-MICH)
Medicare	1-800-633-4227 (1-800-MEDICARE)
Michigan Public Service Commission (utility info)	800-292-9555
MSHDA (housing info)	855-646-7432
Veterans help (MICH-VET)	1-800-642-4838
Legal Hotline for Older Michigan Citizens	1-800-347-5297

Fast Scam Red Flags

- Demands for gift cards, wire transfers, crypto, or payment apps for bills or benefits.
- Threats of immediate shutoff, arrest, or benefit loss unless you pay right now.
- Requests for your Social Security number, Medicare number, bank login, or one-time codes.
- Promises of “guaranteed approval” for housing, tax credits, or benefits.
- Contractors who refuse a written estimate or pressure same-day decisions.

Safer steps

- Hang up and call back using a trusted number from a bill or official letter.
- Never share one-time codes; agencies and utilities do not need them to “verify” you.
- Ask a trusted family member, caregiver, or counselor to review letters and contracts.
- Report suspected exploitation to Adult Protective Services (1-855-444-3911).

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