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A publication of

LifePath
options for independence

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THE GOOD LIFE

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New Benefits Enrollment Center Will Help Older Adults Access Benefits

By Lynne Feldman, Director of Community Services



Lynne Feldman, MBA, Director of Community Services

Our region faces unique challenges for older adults seeking to maintain independence in their homes. Thirty percent of the population in this area have incomes at or below 200% of the federal poverty level, creating significant barriers to aging well. Many older adults, especially historically underserved populations, struggle to understand and

apply for benefits.

To address this need, LifePath applied for and received a grant to establish a Benefits Enrollment Center to assist local older adults to access crucial benefits. The National Council on Aging (NCOA) awarded LifePath a \$125,000 grant. Funds will be used to find and enroll eligible low-income older adults and adults with disabilities into benefits programs, including the Medicare Part D Low-Income Subsidy, Medicare Savings Programs, Medicaid, the Supplemental Nutrition Assistance Program, and the Energy Assistance Program. This project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS).

LifePath aims to enroll 400 people in 1-2 benefits programs each over the next 19 months. We will partner with our SHINE program, which provides free, independent Medicare counseling to over 3,600 older people each year, to identify and enroll eligible people. We have assisted consumers

with MassHealth Redeterminations and SNAP benefits and have trained application counselors to support individuals in applying, maintaining, and renewing health insurance coverage. We can also refer people to other programs and resources as needed.

The Massachusetts Medicare Savings Program (MSP) in particular could have major impacts for older adults in our area. It expanded eligibility guidelines by 60% in 2023. The MSP, also known as the Massachusetts Buy-In Program, can increase your income by about \$165 per month

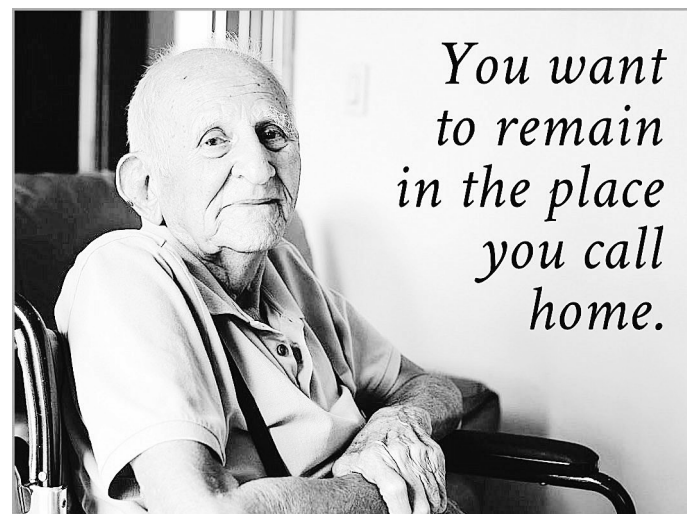
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by paying for your Medicare Part B premium. Additionally, it automatically makes you eligible for extra help by assisting with payment for Part D drug plan premiums and offering medications at a lower cost. In some cases, those with lower incomes may also be eligible for assistance with their Part A and Part B deductibles and copays. According to Mass Senior Action, there are 60,000 Medicare beneficiaries in Massachusetts who could be eligible, so we anticipate helping many local people enroll in the MSP through this project.

Twenty-three percent of Franklin County and the North Quabbin area residents are age 65 or older. LifePath helps those facing economic and social stressors, including food and housing insecurity, isolation, and lack of transportation. This part of our community includes pre-retirees, existing Medicare beneficiaries, individuals with income below 225% of the federal poverty level, non-English speakers, people identifying as LGBTQIA+, and veterans.

“We are incredibly grateful to the National Council on Aging and ACL for this grant, which will allow us to expand our Benefits Counseling program and provide critical support to underserved elders in our community,” said LifePath Executive Director Gary Yuhas. “This funding will enable them to access the benefits they need to maintain independence and improve their quality of life.”

If you have questions about benefits like Medicare, MassHealth, SNAP, or the Energy Assistance Program, please call us at 413-773-5555 for more information.



You want to remain in the place you call home.

We'll give you options to maintain independence and quality of life.

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