Financial Assistance and Free Resources for Low-Income Seniors

Government Programs, Housing, Healthcare, Food, Utilities, and Home Repairs

Programs have different age, income, resource, and state eligibility requirements. Some begin at age 60, others at 62 or 65. Benefits are not generally automatic; you must apply. Verify current amounts and rules with the agency.

1. General Government Assistance

- Federal government information and assistance: USA.gov Contact Center, 1-844-872-4681 (1-844-USA-GOV1). For local housing, food, utility, and other community referrals, dial 2-1-1. The older 1-800-334-4636 benefits hotline has been replaced here by the USA.gov contact number.
- Eldercare Locator: 1-800-677-1116. Local meals, transportation, home care and support.
- Dial 2-1-1 for community resources.
- BenefitsCheckUp: benefitscheckup.org for eligibility screening.

2. Social Security and Supplemental Income

- Social Security: 1-800-772-1213; ssa.gov. Retirement benefits depend on work history and claiming age.
- Supplemental Security Income (SSI): federal assistance for eligible low-income people 65+, blind, or disabled. May supplement a small retirement benefit.
- State Supplementary Payments (SSP): some states offer additional SSI-related payments. Ask your state benefits office.
- Social Security, SSI and SSP amounts are coordinated, not simply added together at their maximum levels.

3. Medicare Savings Programs

- Qualified Medicare Beneficiary (QMB): may cover Part A/B premiums and certain Medicare cost sharing.
- Specified Low-Income Medicare Beneficiary (SLMB): may pay the Medicare Part B premium.
- Qualifying Individual (QI): another program that may pay Part B premiums.
- For 2026, the standard Medicare Part B premium is $202.90 per month ($2,434.80 per year). Eligible Medicare Savings Programs may pay this premium. Retroactive assistance varies by program and state. Apply through your state Medicaid agency.

4. Medicare and Prescription Assistance

- Medicare: 1-800-633-4227; medicare.gov.
- SHIP: free, unbiased Medicare counseling; shiphelp.org.
- Medicare Extra Help: helps eligible people pay Part D drug costs; apply through Social Security or Medicare.

- Some Medicare Advantage plans offer Part B premium reductions (“giveback”). Compare total costs and provider networks at medicare.gov/plan-compare.

5. Food Assistance

- SNAP: 1-800-221-5689. Food benefits depend on income, household and allowable expenses; special senior rules may apply.
- Commodity Supplemental Food Program (CSFP): monthly food packages for eligible adults 60+; not a cash payment.
- Senior Farmers Market Nutrition Program: seasonal produce benefits in participating states.
- Meals on Wheels and senior meals: contact 1-800-677-1116.

6. Utility, Water, Phone and Internet Assistance

- LIHEAP: 1-866-674-6327. Heating and cooling assistance subject to state rules and funds.
- Water assistance: ask your utility or dial 2-1-1 for local options.
- Lifeline: generally $9.25 monthly discount on qualifying phone or internet service; lifelinesupport.org.

7. Housing, Rent and Property Tax Assistance

- HUD-supported housing: Section 202 senior housing, Section 8 vouchers and public housing; hud.gov. Assistance is not a guaranteed annual dollar amount.
- HUD Fair Housing: 1-800-669-9777 for unlawful housing discrimination.
- State or county rent rebates, property tax exemptions, deferrals and assessment freezes may be available; ask your local tax office.

8. Home Repairs and Safety Improvements

- USDA Section 504: for qualifying very-low-income rural homeowners, loans up to $40,000 at 1% and grants up to $10,000 for eligible homeowners 62+ to address hazards; rd.usda.gov. Check current limits.
- Ask 2-1-1 or your Area Agency on Aging about ramps, grab bars, accessibility improvements, weatherization and safety repairs.

9. Home Healthcare and Caregiver Support

- Medicare may cover qualifying part-time or intermittent skilled home health services and certain aide services under a medical plan of care, not routine full-time custodial care.
- National Family Caregiver Support Program: respite, counseling, education and some supplemental support; not an automatic weekly caregiver wage.
- Some state Medicaid programs may pay qualifying family caregivers. Contact your state Medicaid office.
- Georgia home care lead supplied by Richard: Passion to Care, 678-967-8600 (agency and services not independently verified). For other areas, contact Eldercare Locator: 1-800-677-1116.

10. Dental, Medical and Hospital Assistance

- Dental Lifeline Network: donated dental care for some qualifying adults; dentallifeline.org.

- Ask hospitals about charity care, financial counseling, a patient advocate and a medical social worker.
- Medicare: 1-800-633-4227.

11. Free Tax Preparation and Legal Assistance

- IRS Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE): 1-800-906-9887 for locations.
- Legal assistance: Local legal aid organizations may help with housing, fraud, benefits appeals, and elder abuse. Dial 2-1-1 to find free or low-cost legal services in your area. The previously listed 1-888-687-9494 number could not be identified reliably and has been omitted.

12. Elder Fraud and Financial Exploitation

- National Elder Fraud Hotline: 1-833-372-8311 (833-FRAUD-11), for older adults reporting financial fraud. This is not a general landlord or contractor complaint line.
- Report elder abuse or exploitation to your state Adult Protective Services office.
- HUD Fair Housing: 1-800-669-9777 for housing discrimination; contractor disputes may go to state consumer protection agencies.

Important Contacts at a Glance

Resource	Contact
Social Security	1-800-772-1213
Medicare	1-800-633-4227
Eldercare Locator	1-800-677-1116
SNAP	1-800-221-5689
LIHEAP	1-866-674-6327
Elder Fraud Hotline	1-833-372-8311
HUD Fair Housing	1-800-669-9777
Free Tax Help Locator	1-800-906-9887
Community Help	2-1-1
Federal Government Information (USA.gov)	1-844-872-4681
Legal Aid Referrals	2-1-1

A Final Word

Many programs can help with income, medical costs, food, utilities, housing and repairs. Do not assume you are ineligible because you own a home or receive Social Security. Investigate and apply; you may qualify for several programs.

Sources for confirmed details (accessed October 2026): CMS 2026 Part B premiums: cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles; USDA Section 504: rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants; DOJ Elder Fraud Hotline: ovc.ojp.gov/program/elder-fraud-abuse/national-elder-fraud-hotline.

For readers: Contact each agency directly to confirm your eligibility, current payment amounts, state availability and application steps. Unidentified or incomplete phone numbers from the original notes have been omitted rather than guessed.

Disclaimer: This is an informational list, not an official benefits guide. Amounts, rules, availability and contact information can change. Verify details directly with each agency. Do not pay unsolicited callers to enroll you in government benefits.

Financial Assistance and Benefits for Low-Income Seniors

There are many programs available to help low-income seniors, and I strongly encourage you to investigate them. You may qualify for more assistance than you realize. Even if some of this information sounds repetitive, I believe it is worth repeating because these benefits can make a real difference in your financial situation.

Medicare Advantage Plans

I strongly recommend that you investigate Medicare Advantage plans.

With Medicare Advantage, the federal government pays private insurance companies to administer your Medicare benefits. These companies offer plans that may include additional benefits beyond Original Medicare.

Many plans offer dental coverage, and some provide substantial annual allowances for dental care. Depending on the plan and your location, you may find coverage worth as much as $2,000 a year.

These plans often have very low monthly premiums, sometimes around $35, and many have a $0 additional monthly premium. Remember, however, that you generally must continue paying your Medicare Part B premium.

I've had good experiences with Aetna and Clover, but there are many other companies offering plans. Availability and benefits depend on where you live, so you need to check the options in your ZIP code.

You can compare plans through the official Medicare website at **Medicare.gov**.

Be sure to compare your doctors, hospitals, prescriptions, copayments, and out-of-pocket costs before selecting a plan.

Housing, Rent, and Mortgage Assistance

There are government programs that may help with housing expenses.

The Department of Housing and Urban Development (HUD) provides information about rental assistance, affordable housing, and housing counseling. Depending on your circumstances and local programs, you may qualify for substantial assistance.

Some programs may provide thousands of dollars annually in housing support, although the amounts and eligibility requirements vary.

Visit **HUD.gov** to investigate available programs.

Many states also offer rent rebates, property tax relief, and other housing-related benefits for seniors. Check with your state and local housing agencies to see whether you qualify.

Medicare Premium Assistance

You should also find out whether you qualify as a **Qualified Medicare Beneficiary (QMB)**.

The QMB program can help pay your Medicare Part A and Part B premiums and certain Medicare deductibles, coinsurance, and copayments. Depending on your situation, this assistance could save you thousands of dollars annually.

Other Medicare Savings Programs may also help pay your Part B premium.

For many seniors, the Part B premium is automatically deducted from their Social Security checks. If you qualify for assistance, that deduction may be reduced or eliminated.

In some circumstances, you may also receive reimbursement for premiums already paid.

This is worth investigating because it can increase the amount of Social Security income you have available each month.

For assistance, contact Medicare at **1-800-MEDICARE (1-800-633-4227)**.

Tax Credits and Financial Benefits

If your annual income is less than $20,000, investigate whether you qualify for tax credits, refunds, or other financial benefits.

Some credits are available even to people with relatively low incomes, although eligibility depends on your income, filing status, and other circumstances.

Contact the IRS or a free tax preparation program to find out what may be available to you.

Free Medicare Counseling Through SHIP

SHIP stands for the **State Health Insurance Assistance Program**.

This program provides free, unbiased, one-on-one Medicare counseling.

A counselor can help you understand your Medicare options, compare plans, investigate financial assistance, and determine whether you qualify for programs that help pay your medical expenses.

To locate your state's SHIP program, visit **SHIPHelp.org**.

Help With Telephone and Internet Bills

If you have limited income, you may qualify for assistance with your telephone or internet service through the federal Lifeline program.

Lifeline provides a monthly discount on eligible telephone or internet service.

For more information, call **1-800-234-9473** or visit **LifelineSupport.org**.

Help With Electric and Heating Bills

If you are having difficulty paying your electric or heating bills, ask about the **Low Income Home Energy Assistance Program (LIHEAP)**.

LIHEAP helps eligible households with heating and cooling expenses. In some situations, emergency assistance may also be available.

You can also contact the Eldercare Locator at **1-800-677-1116** to find local agencies that assist older adults.

Don't hesitate to ask for help. These programs exist to assist people who need them.

Help With Water Bills

If you are having trouble paying your water bill, contact your city water department or local community assistance agency.

Ask whether there are water-bill assistance programs, senior discounts, hardship grants, or payment arrangements available.

You can also ask your local LIHEAP agency whether it can direct you to water assistance resources.

Property Tax Relief

Many counties and states offer property tax exemptions, reductions, freezes, or rebates for qualifying seniors.

Call your county tax assessor, tax commissioner, or auditor and ask what property tax relief programs are available.

Some programs can provide substantial annual savings, especially for seniors living on fixed incomes.

Gasoline and Transportation Assistance

Check whether your state offers gasoline assistance, gas vouchers, or transportation programs for seniors.

Some local agencies and nonprofit organizations provide transportation assistance for medical appointments, grocery shopping, and other essential needs.

In Georgia, for example, you can contact the **Georgia Division of Aging Services at 1-866-552-4464** to learn about available senior services.

You can also ask your health insurance company whether your plan includes transportation to medical appointments.

Medicaid may provide nonemergency medical transportation for eligible individuals.

United Way and other charitable organizations sometimes have transportation assistance or gas cards available, depending on local funding.

You can also call **211** and ask about programs in your community.

Here is something you can say when calling:

"I am a low-income senior, and I need help buying gasoline. Are there any state or federal programs, transportation grants, or local assistance programs that I might qualify for? Can you recommend someone I should contact?"

You may be surprised at what is available when you ask.

Medicare and Medicaid Together

Many people don't realize that they may qualify for both Medicare and Medicaid.

Medicare provides health insurance primarily for people age 65 and older and certain younger people with disabilities. Medicaid provides additional healthcare assistance to people who meet their state's eligibility requirements.

If you qualify for both, the programs can work together to help cover medical expenses.

In many cases, Medicaid can pay costs that Medicare does not fully cover, including certain premiums, deductibles, copayments, and services.

You may be able to receive both without losing your Medicare coverage.

This is especially important for seniors with limited incomes, so be sure to investigate your eligibility.

SNAP Food Assistance

SNAP, formerly known as food stamps, helps eligible individuals and families purchase groceries.

Depending on your income, household size, and allowable deductions, you may qualify for monthly food assistance.

Some seniors may receive more than $250 a month, although the actual amount varies.

Certain states and farmers' markets also offer programs that provide additional purchasing power for fresh fruits and vegetables when you use SNAP benefits.

To find out whether you qualify, contact your state SNAP office.

You can also call **1-800-221-5689** for information about state SNAP programs.

Lower Automobile Insurance Costs

If you drive fewer than 7,000 miles a year, ask your automobile insurance company whether you qualify for a low-mileage discount.

Some companies offer reduced premiums for people who drive relatively little.

You should also ask about senior discounts, safe-driver discounts, and other available savings.

It never hurts to compare rates with several insurance companies.

Lower Homeowners Insurance Costs

Some insurance companies offer discounts to seniors, retirees, or homeowners who meet certain requirements.

Ask your insurance company whether you qualify for lower premiums.

You can also investigate state insurance assistance programs and local housing resources.

For housing counseling and information about certain housing assistance programs, visit **HUD.gov**.

Find Additional Benefits

One excellent resource is **BenefitsCheckUp.org**.

This website helps older adults identify assistance programs they may qualify for, including help with food, healthcare, housing, utilities, and other living expenses.

I strongly encourage you to take the time to investigate these opportunities.

You Have Not Because You Ask Not

Look, you have not because you ask not.

If you take the time to follow up on these programs, I believe you may discover significant financial assistance that can help you meet your needs.

You have paid taxes throughout your working life. There is nothing wrong with receiving benefits for which you qualify.

These programs are designed to help people, particularly seniors who are living on limited incomes.

Many of you may qualify for more assistance than you realize.

Make the calls. Ask the questions. Check your eligibility. Don't assume you won't qualify.

You may find that a little effort can make a substantial difference in your monthly finances.