

Are You An Elder Having Trouble Making Ends Meet? Help Is Available

If you are a senior citizen in Bedford having trouble making ends meet, do not be discouraged. First, you are not alone. Second, you are an important part of the community and Bedford has many resources that can help you. The Council on Aging serves all Bedford seniors regardless of income. However we can provide or refer elders to programs especially for seniors on lower fixed incomes as well as those that are available to all but are of special interest to those with lower incomes.

Many people will be surprised to learn that many older people in Bedford are living on fixed incomes that make balancing their budgets difficult. Summarized below are some of the programs and services that are especially for those with lower fixed incomes. Each has different guidelines about income and asset limits. Some have other eligibility requirements. To find out whether you are eligible for a particular program, call the number listed in the description or call or visit the Council on Aging.

Tax-Related Programs

Property Tax Exemptions. The Commonwealth of Massachusetts through the Bedford Assessor's Office offers a number of tax exemptions of local property tax for older adults. The abatements offer differing amounts off property taxes and have varying eligibility requirements. In addition, those who meet income, age and other guidelines may defer taxes until the property is sold, transferred or the owner dies. At that time the taxes, with interest, are owed. For more information, call the Bedford Assessor's Office at 781-275-0046.

The Senior Employment Program. Through this program, older adults who meet income and other requirements may work for the Town, providing 95 hours of service.. Seniors work in the schools, town offices, and recreational programs at jobs with qualifications ranging from little to extensive work experience. For more information, call the Council on Aging at 781-275-6825.

Income Support Programs

Supplemental Security Income (SSI). SSI is a cash benefit for people who meet age and income guidelines. It also provides automatic eligibility for Medicaid and other benefits. To find out if you qualify, call the Social Security Office at 1-800-772-1213.

Food Stamps. Food stamps are free or discounted coupons that can be used to pay for food at most food stores or for home-delivered meals or meals at meal sites. For more information, call the Transitional Assistance Office at 978-446-2400.

Health Insurance Programs

Medicaid. Medicaid is a health insurance program that, for elders, pays for what Medicare does not. In other words, it is much the same as "Medigap" insurance from a private insurance carrier. In addition, Medicaid covers some long term care, including

nursing home costs. For more information on eligibility and coverage, call 1-800-841-2900.

Prescription Advantage Program. This program of the state offers Massachusetts residents 65 and older who meet income and other requirements assistance with prescription drug costs. To apply, call 1-800-243-4636.

In-home Care. Minuteman Senior Services offers a wide range of services for people who meet income and other requirements. These services include homemakers, home health aides, personal care aides, home maintenance, volunteer visitors, money management, meals-on-wheels, shopping, group adult foster care, and social day care, among others. To find out more, call Minuteman Home Care at 781-272-7177.

All are welcome to call the Council on Aging at 781-275-6825 for more information about these programs, to arrange for services, or to receive assistance in applying for benefits. We are open from 8 to 4 Monday through Friday.