

## Are You Missing Out?

Recent studies on the economic status of older adults in America reveal that nearly one third of those aged 65 and over lack the resources to meet their basic needs including food, housing and medical care. This lack of resources or “economic insecurity” has been associated with lower health and functioning status, and other challenges like maintaining adequate housing and obtaining needed medical care and prescription medications.

Many seniors living in economic insecurity actually qualify for benefits and programs that could help them with these basic needs. Unfortunately, many key benefit programs are underutilized. For example, the Kaiser Family Foundation has estimated that 2.3 million people may be eligible for the Low Income Subsidy (LIS), which pays Medicare Part D premiums, but are not enrolled. This one benefit alone could save each eligible senior approximately \$3,900 per year.

While the 2010 census reports are not yet available, 2007 population estimates prepared by the Administration on Aging reveal that Washington County’s senior population is growing. According to the report, Washington County was estimated to have 13,795 persons over the age of 60, representing 22.4% of the estimated total county population. According to that same report, Washington County’s over 60 cohort was 4% higher than the State of Ohio’s estimated 18.4% age 60+ population. Adding to the challenge is the rural nature of Washington County where older residents often reside in extremely remote areas or small communities that have very limited access to services.

O’Neill Center’s social services staff has the opportunity to meet many seniors who are struggling financially, primarily due to medical costs such as prescription drugs. Initial inquiries are frequently related to Medicare Part D and pharmaceutical assistance programs. These inquiries often allow staff to identify problems in the early stages, which may lead to the discovery of untapped benefits such as supplemental food assistance or help paying heating/cooling bills. To help identify important benefits that seniors may be missing, the staff utilizes a useful on-line screening tool developed by the State of Ohio called “Ohio Benefits Bank”.

Thanks to grants from two local charitable foundations - Marietta Community Foundation and Sisters of St. Joseph Charitable Fund, O’Neill Center has expanded its organizational capacity to reach out to seniors throughout the county who are living on the edge of financial

crisis. O’Neill’s Benefits Enrollment staff can help identify needs; provide on-line screening and enrollment plus, offer person-centered follow up assistance.

Mrs. Sara Beaver recently joined the O’Neill staff in the new position of Benefits Enrollment Specialist. Sara received specialized training in the use of the Benefits Bank and is now available to screen and assist seniors at the O’Neill Center. To reach as many people as possible, Sara is also making regularly scheduled visits to various locations throughout the County. “Many seniors are just unaware of these programs,” says Sara. “I’m excited to help people learn about benefits that may improve their lives and maybe even prevent financial disaster.”

The Ohio Benefits Bank on-line screening tool has the capacity to complete multiple application forms required by different benefit programs. The senior provides the requested information once, and the appropriate enrollment applications are automatically completed and most are electronically submitted. The applicant receives a paper copy of the applications. It’s an efficient and convenient way to apply. A “quick check” is conducted first to determine potential eligibility for programs prior to completion of the full application. The final eligibility determination rests with the benefit program.

Many seniors will not ask for help. Some are too embarrassed and most are not sure where to begin. The O’Neill Center is a good starting point. Seniors will find a knowledgeable staff that provides courteous, respectful, person-centered assistance.

O’Neill Center is a 501(c) (3) not-for-profit organization whose mission is to help seniors be HIP: Healthy, Independent and Productive. In addition to private foundation grants, local financial assistance for its many services is provided by Washington County United Way, Mid-Ohio Valley United Way Alliance and the Washington County Senior Services Levy. Located at 333 Fourth Street in Marietta, O’Neill Center provides a wide variety of services including adult day care, medical transportation, homemaking, RUOK telephone reassurance, and prescription assistance for seniors. To learn more about O’Neill Center online go to [www.oneillcenter.com](http://www.oneillcenter.com). For more information about benefits screening or to schedule a benefits screening appointment call Sara Beaver at (740) 373-3914.