



*“Empowering seniors and their caregivers
to live more rewarding lives”*

Free and Discounted Services Available For Seniors throughout the USA provided by StuffSeniorsNeed.com

Most seniors these days are living on limited incomes from sources that may include Social Security, a small pension or maybe some other form of government assistance. With few resources at their disposal, finding services for free or discounted prices is vital.

There are likely many of these types of services available through your local Office for the Aging (the name of this government agency may be different in your local area, i.e. Division of Senior Services) or local charities such as Lions Club or Meals-on-Wheels, or on the Internet through sites like ElderCare.gov.

However, in my opinion, the most rewarding of these freebies for seniors and their caregivers – things like free cell phones and free dentures – will be more difficult to come by.

As a result, I have compiled a list of these types of services and provided a roadmap for seniors and their caregivers nationwide to access these services. That is the purpose of this report.

Benefit Counseling

How many times have you, either as a senior or as a caregiver, wrestled with trying to figure out what type of help was available to you?

There is free counseling available through your local Office for the Aging that can provide this type of assistance and point you in the right direction to receiving the help you need.

You can get answers regarding health insurance, food stamps and other services through these counselors.

Adult Day Care

Adult day care centers can be run by a government entity, or through a local charity or house of worship. The purpose of these senior centers is to provide a safe place to socialize and have a hot meal in a protected setting. These adult day care centers are ideal for seniors who cannot remain alone, but are not in need of the care that a nursing home provides.

If you go through your local Office for the Aging, they will probably be able to direct you to such a day care center, let you know if there is a charge for the facility and what the eligibility requirements are.

As for the fees associated with these facilities, if the facility does in fact charge a fee they are normally quite nominal and are just there to help the center cover its own costs for meals and operating costs like utilities.

As for the eligibility requirements, that will depend upon the capabilities of the staff at each individual facility. As an example, some adult day care centers will only accept those who are continent because they will not have the supplies to change adult diapers.

Other facilities may require a certain amount of mobility for those attending (i.e. they are able to get out of a wheelchair on their own or with minor assistance). It is really 'hit or miss' because each facility will have their own requirements.

When initially contacting the Office for the Aging or the local charity, give them as much information upfront regarding both the fees (if you are only looking for a free facility) and the physical condition of the applicant. This way they can act as a filter to point you in the right direction.

Dentists That Accept Medicaid

Due to the problems of billing and getting paid by the government, there aren't many dentists that accept Medicaid, but a few do. This means that a senior with no dental insurance may still be able to get the dental care needed...you just might have to travel to get it.

To find a dentist in your state that accepts Medicaid, contact your state Department of Health but keep in mind that you may have to travel out of your way to get these services.

For example, in my home state of New York, the state Department of Health website lists about 40 dentists that accept Medicaid. That's not a great number for a state with a population of 19,500,000. On Long Island, where I live, there are only two.

Nonetheless, it does give you the opportunity to access dental care if this is your only option.

Free Dentures...Or At Least Cheaper

As incredible as it may seem, it is possible for low-income seniors to receive a free set of dentures. In addition to calling your Office for the Aging to see if they know of a source, here are two additional places to look into:

- **Your State Dental Association:** here you will be able to access free or low-cost dental programs. As an example, one of my newsletter subscribers contacted the Ohio Dental Association and was then directed to Dental Options (in Ohio). She discovered her mother was eligible and will soon be getting the help she needs. While these services will vary based on your location, the place to start is with your state dental association.
- **Dental Colleges:** while not free, if there is a local dental college in your area you could get a substantial discount on dental care

Elderly Pharmaceutical Assistance Program (EPIC)

EPIC is the name of the State Pharmaceutical Assistance Program in New York. New York is one of the 23 states that have such a program (the other 27 canceled their programs after the Federal government instituted Medicare Part D).

If you live in Colorado, Connecticut, Delaware, Idaho, Illinois, Indiana, Massachusetts, Maryland, Maine, Missouri, Montana, North Carolina, New Jersey, Nevada, New York, Pennsylvania, Rhode Island, Texas, the U.S. Virgin Islands, Virginia, Vermont, Washington State or Wisconsin, you have access to another means of assistance to obtain your prescription medications.

Income requirements vary from state to state, so you will have to check with your state administrators to determine your level of eligibility, but this can be a great way for seniors to save on their prescription drug costs.

Low Cost Prescription Drugs

Despite the advent of Medicare Part D, and certain state run assistance programs such as EPIC (outlined above), there are still many seniors that cannot afford their medications.

This is why most manufacturers of prescription drugs provide assistance for those who cannot afford their medications. A comprehensive list of these programs is provided by [NeedyMeds](#)... You can call 800-503-6897 for more information and the direct link to their helpline is <http://www.needymeds.org/inclusions/helpline.htm>

Also, it may be worth mentioning the State Health Insurance Assistance Program (SHIP) sites - <http://www.needymeds.org/inclusions/ship.htm>. These are federally funded health advisory programs that counsel Medicare recipients on their benefits etc.

Another cost saving strategy is to make the switch to generic drugs.

As the Food and Drug Administration says: "Generic drugs are important options that allow greater access to health care for all Americans. They are copies of brand-name drugs and are the same as those brand name drugs in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use."

Generic drugs cost about 50%-80% less than their brand name equivalents, so it makes all the sense in the world to speak with your doctor about making the switch.

Finally, another option for those with no insurance is to option a prescription drug discount card. These cards, which should be free (I have seen some organizations charge for them) provide savings from 45%-80% on your prescription drug costs and are ideal for those with no insurance.

To obtain your free card go to <http://www.StuffSeniorsNeed.com/card>

Family Caregiver Support Programs

These programs are often offered through the government, or volunteer organizations. The best way for you to locate them on Long Island is through the Offices of the Aging that I mentioned at the top of this report.

Either way, as a caregiver, you can be provided with respite care by volunteers, as well as counseling and support groups to ensure your physical and emotional wellbeing. These services are designed to supplement, not replace, the efforts of the family in caring for a loved one.

Free Cell Phones or Discounted Phone Service

LifeLine is a federal government program for qualifying low-income consumers designed "to ensure that all Americans have the opportunities and security that phone service brings, including being able to connect to jobs, family and emergency services."

LifeLine assistance provides one free or discounted phone (either landline or wireless cell phone) per household. To qualify, seniors will likely have to be on some form of government assistance, such as:

- Medicaid

- Food Stamps
- Supplemental Social Security
- Temporary Assistance for Needy Families
- Low Income Home Energy Assistance Program

Visit [LifelineSupport.org](https://www.LifelineSupport.org) to see if you qualify and to find participating companies in your state.

I was able to get my mother a free cell phone within five days of her being approved for Medicaid, after providing a picture of my mother's Medicaid award letter (yes, I know it is shocking for the government to move that quickly).

The only drawback to the program is the type of phone that you are sent. My mother can use it but it has smaller buttons that can make it confusing. I would prefer for her to have a larger handset with larger buttons, but this is working for the moment.

Free Phone for Hearing Impaired

A new service that is (at least temporarily) being funded by the FCC, called Caption Call, provides free phones to those with medically recognized hearing loss.

The way that this phone works is simple. A screen on the phone instantly takes the words being spoken and puts them onto a screen on the phone so that hearing impaired individuals can read what is being said.

You can learn more at [CaptionCall.com/Caregiver](https://www.CaptionCall.com/Caregiver) (and click on Promotions) for more information.

Supplemental Nutritional Assistance Program (SNAP)

This used to be called Food Stamps, but is now known as the Supplemental Nutritional Assistance Program (SNAP). You can apply through your state Office for the Aging, or Elder Affairs Department.

Each state has slightly different requirements based upon income, but what I have found is that most states have a website (<http://www.mybenefits.ny.gov> in New York) where you can set up an online account and, based upon your age, zip code, income and residence status, you are then directed to all of the benefits that you are eligible for.

Once you are approved, the maximum monthly benefit depends upon the size of your family, from \$200 all the way up to \$1,500.

Other Free Food Services

In addition to programs such as SNAP, there are many nutrition programs, offered either by local charities or local governments that can provide seniors with a nutritious meal (typically lunch) and the opportunity to socialize.

Check with your local Office for the Aging to see what programs are available in your area. In my county, there are 33 such nutrition sites that seniors can attend and, in some cases, transportation is provided.

There are also websites that have listings of local food banks where qualifying individuals can receive free food. The best food bank search engine is at Feedingamerica.org. Simply plug in your state and a listing of locations and the types of services offered at each food bank will pop up.

“Free” Hearing Aids

Buying a new hearing aid can run into the thousands of dollars, so it's no wonder that seniors are hard pressed to pay for these devices.

And the biggest problem is that there are many unscrupulous hearing aid manufacturers that look to take advantage of the plight of low-income seniors in this regard.

However, after sitting down and speaking to an audiologist for my mother, I have found some economical alternatives to hearing aids.

I have all of the information on my [“Free Hearing Aids”](#) page, showing you what you need to know about how a hearing aid works and also how to avoid many scams that prey on unsuspecting seniors who are desperate to restore their hearing.

Free Legal Help

When my mother had her heart attack and I started the Medicaid application process, I quickly realized that there would not be any money to pay our mounting bills. So I called my local Office for the Aging and they put me in touch with a local law school that operated a Senior Law Center for low income seniors like Mom.

They wrote a letter to the creditors on my behalf asking for the debts to be forgiven. With this letter I attached a letter from the nursing home detailing Mom's prognosis. That was 14 months ago, and I haven't heard from the creditors since, so I guess that 'no news is good news.' I did receive one confirmation letter, from Wal-Mart, that the debts were forgiven. The others have not contacted me yet, so I am hopeful that they've written the debts off as bad debt.

These types of law centers won't represent you in a large scale, but they can be invaluable in drafting a simple will, certifying a POA or health care proxy, or drafting a letter to creditors.

If your Office for the Aging is unaware of a local resource for such help, another place to look would be the Lion's Club. Many of the members of the Lion's are attorneys and local business leaders who may be able to help you find a pro bono attorney to handle something like this

Free Medical Alert System

We have all seen the television commercial with the elderly woman in the bathroom saying, "Help, I've fallen and I can't get up!" That's what a medic alert system is for. It is a waterproof pendant that is worn around the neck or wrist, that works in conjunction with a wireless phone attachment. In an emergency, the wearer presses the button to be connected with the monitoring service and speaks into the pendant.

The actual system is totally free, even the shipping. The monitoring service does have to be paid for, but that is normally around \$30 a month.

One thing I would advise you to consider when choosing a medic alert company. Make sure that the company you choose does NOT outsource its central station monitoring service.

When your loved one hits that button, you want a trained, competent professional who can calmly contact emergency services and stay on the line with your parent until help arrives.

There are many medical alert products out there, such as, Life Station and Rescue Alert, that offer this type of service.

Free Walkers or Rollators

A walker will run you around \$40 (rollators are a little more expensive). That can be a lot of money for a cash-strapped senior. If you are looking for a discounted or free walker, here are places you should start your search:

a) Thrift stores such as Goodwill, which operates outlet stores throughout the country and has very reasonable prices

b) Hospitals and nursing homes may periodically dispose of reliable, used equipment that may be ideal for you.

Home Energy Assistance Program (HEAP)

Through your local or state Office for the Aging, you can apply for assistance either in the form of weather upgrades to your residence - such as added insulation in the attic to improve the energy efficiency of your home (this is known as the Weatherization Assistance Program) – as well as direct cash assistance based upon your income level. One not widely known fact about HEAP is that it is available to both homeowners and renters, making it more widely accessible for low-income seniors.

Ombudsman Services

For caregivers of nursing home patients, the state ombudsman's office is there to address issues with the care of their loved ones. You can think of the ombudsman as similar to a union rep. They will investigate complaints on your behalf to insure that nursing home residents are being treated fairly.

If you feel there is an issue of neglect or abuse of a nursing home resident, getting the contact information is easy. This information must be prominently displayed in the lobby of all nursing homes, along with the website and phone number to call for help.

Residential Repair Services

Need some minor work done around the house, but can't afford the labor? Many Offices of the Aging run a residential repair service where seniors can have minor work done to their home or rental at no labor cost.

NOTE: You will have to pay for supplies, but the labor is free from the volunteers.

Silver Alert Program

Caregivers of seniors with dementia are often concerned about a loved one getting lost while wandering - especially if they are driving with dementia. There are many ways to combat this. One way is through a Silver Alert program, which (as defined on Wikipedia) "is a public notification system in the United States to broadcast information about missing persons – especially seniors with Alzheimer's Disease, dementia, or other mental disabilities – in order to aid in their return."

Silver Alert and similar programs vary greatly by state. The way the Silver Alert program works in my local area is as follows:

- The caregiver will contact the local police department and fill out a form identifying the senior, giving a physical description, as well as any medical information you wish to disclose.
- Your parent will then be issued a Silver Alert bracelet that will have a unique ID number and instructions for anyone who locates them to call a police non-emergency number. This way they can be safely returned home without compromising any personal information on the part of the senior or caregiver.

Check with your local Police Department for more information.



About the Author:

Tony Rovere became an unprepared caregiver following his mother's heart attack. His website, StuffSeniorsNeed.com, has become a listing of all of the free help and services that are available for seniors and their caregivers.

You can visit my website at StuffSeniorsNeed.com and connect with me through [Facebook](#) and [Google +](#) as well as through [my newsletter](#), where I share information that is vital to seniors and their caregivers.

And if you found the information worthwhile, I would ask for one small favor which will take you 15 seconds (I promise, just 15 seconds). Just fill out a brief survey for Google to let them know you found my site valuable.

You can find the survey by [clicking here](#).