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by Eileen Beal

When Betty Ferko, was laid-up with foot injuries that made it impossible for her to get out of her Cleveland apartment, she heard about all the services a blind friend had gotten through BenefitsCheckUp, and decided to give the on-line screening program a try.

BenefitsCheckUp is a web-based information and referral service for seniors and the physically challenged that is managed in the Cleveland area by the Cuyahoga County Department of Senior and Adult Services.

"I don't own a computer," explained the long-retired Cleveland resident, "but that didn't matter. She [a Department of Senior and Adult Services program specialist] took my information by phone, which didn't take more than half an hour. Then she told me the programs and things I was eligible for and mailed me the application information that I needed to fill out for each one."

About a month later, Ferko began participating in programs including food, phone, and utilities programs and Medicare and receiving services, including daily home health aide visits and twice-monthly visits from a Benjamin Rose social worker, for which she was eligible.

"Things didn't just arrive out of the blue," stressed Ferko. "I had to make a lot of phone calls to get things going, but if I hadn't found out about the BenefitsCheckUp Program from my friend, I wouldn't even have realized they were available, much less that I was entitled to them because of my situation."

BenefitsCheckUp (www.benefitscheckup.org) is an on-line search program designed by the National Council on Aging (NCOA) to help older Americans, their families and caregivers determine quickly and easily what government and community benefits they qualify for. Then it gives them detailed instructions (including in most cases, print-on-demand application forms) on how to apply for them.

The site has over 1,000 federal and Ohio programs, plus an additional 70 that are specific to the Cleveland-Cuyahoga County area, said Lynn Wieland, coordinator of the Cuyahoga County Department of Senior and Adult Services Office on Aging. "Before this program started," added the social worker-turned-administrator, "even social workers had trouble keeping up with all the programs that were available and how to qualify for them."

"To get the kind of information that's now available with a mouse click," she added, "seniors or their family members used to have to spend long hours on the phone or long hours in lines at local agencies."

Though it seems a bit daunting at first glance, the 40-item BenefitsCheckUp questionnaire is super-easy to use, whether you are inputting information directly into the web site using a home, library or senior center computer or calling the Cuyahoga County Department of Senior and Adult Services at 216-420-6840 and having one of the two program specialists do it for you.

"For the average person, it will probably take between 20-30 minutes to do the questionnaire on the web site," Wieland said. "It takes a little longer, we tend to ask questions to get more information if you call us to have someone here do it for you."

"Doing" the questionnaire means anonymously answering questions about your age, zip code, health status, veteran status, current expenses (i.e. mortgage/rent, utilities, out-of-pocket medical expenses, etc.), and financial situation (i.e. current assets, amount expected from retirement plans, etc.). Then, with a mouse click, the site brings up an on-screen list that identifies programs and services everything from local weatherization programs to Supplemental Security Income programs to volunteer programs that you might qualify for.

Might is the operative term, stressed Wieland, because you will only know for sure that you do, or don't, qualify for a specific program when you actually fill out the application form and send it in.

BenefitsCheckUp has been so successful, since its launch in June of 2001 there have been well over one million visits to the site that NCOA in January launched BenefitsCheckUpRx (www.benefitscheckuprx.com), a drug and medication site.

"Prescription drugs are by far the most pressing problem for seniors, and because its focus is discount and free drug and medication programs, it's the most-used section on the BenefitsCheckUp site," said Wieland. "Even people in the helping professions, physicians, social workers, case managers are using it."

Be Prepared:

BenefitsCheckUp and BenefitsCheckUpRx questionnaires are easier to fill out if you have the following information handy:

- Month and year of birth for the person for whom the questionnaire is being done
- State and zip code
- Type of residence (house, apartment, mobile home, etc.)
- Veteran status
- Employment history (especially with state, local, and federal governments or railroads)
- Current income and assets from all sources
- Current expenses (including housing costs and out-of-pocket medical expenditures)

For more information on programs or services that you or a loved one may be eligible for, visit the following sites:

www.phrma.org

www.needymeds.com

www.helpingpatients.org

<http://best.ssa.gov>

www.socialsecurity.gov