

LEGAL EASE



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Assistance is available for senior citizens who are having trouble making ends meet

Many senior citizens are, like everyone else, having trouble making income dollars last throughout the month. Unlike many others, however, seniors are on a fixed income, for the most part. Fortunately, there are some programs to give our older citizens a little economic boost now and again, especially in today's economic climate where it can be sorely needed.

For those who missed the April 15 deadline to file an income tax return in order to qualify for the economic stimulus rebate checks, take heart! You can actually file up until October 15, 2008, and get that check (the amount is at least \$300 for single persons and \$600 for couples). Even if you do not owe any income tax due to low income, consider filing that return for cash. If you need assistance, call 1-888-227-7669 for Tax Counseling for the Elderly (sponsored by AARP).

Don't forget to sign up for Pennsylvania rent or property tax rebates. You must be 65 years old (or 50 if widowed, 18 if disabled), make less than \$35,000 per year, excluding one half of Social Security payments. Renters must make less than \$15,000 per year, excluding 50 percent of Social Security payments. Contact the Pennsylvania Department of Revenue for more information.

Regarding homes or apartments, many seniors are worried about soaring utility rates. Low Income Heating Energy Assistance Program (LIHEAP) enrollment opens November until March. Apply at your local County Assistance Office for the Department of Welfare (Robinson Street for Pottstown residents, Thorndale for Chester County residents, and Reading for Berks County residents). There are cash grants, crisis grants, and weatherization assistance programs. There are income restrictions, but you can use the most favorable time period for income reporting (30 days, 90 days, or 12 months). There is assistance with electricity and gas also, including senior citizen discounts offered by some utility companies. Check with local utility companies or at www.puc.state.pa.us for more information. Go to www.citizensenergy.com for a potential free delivery of 100 gallons of oil for qualified persons. There are even assistance programs for telephone usage through Lifeline (again inquire at your County Assistance Office).

Seniors may qualify for help with their Medicare Part B payments (currently \$96.40 per month), or even their Part A premiums if they are in the minority of persons who must pay for Part A coverage. If a senior has low enough income, all premiums, deductibles, and co-payments will be covered. The application can be accessed at www.dpw.state.pa.us under "Publications, Forms and Reports" with the option to mail in the application provided. You must be Medicare eligible, and income cannot exceed \$1,170 per month for a single person, or \$1,575 per month for a couple. Assets cannot exceed \$4,000 for a single person and \$6,000.00 for a couple. PACE and PACENET, Pennsylvania's prescription drug benefit is available to many. The annual income eligibility is \$14,000 for a single individual and \$17,700 per couple for PACE, and \$23,500 (single) and \$31,500 (couple) for PACENET. There is no asset restriction for these programs.

Seniors should not assume that there is no help for them out there. A little time on research, perhaps with the help of a family member, could reap benefits.