

Seekonk Human Services

Quick Reference Guide for Residents

SERVICES AND INFORMATION

Seekonk Human Services

Primarily is an information and referral agency for Seekonk residents of all ages. We try to help you directly or by introducing you to a network of federal, state or local support services that are available. Human Services provides social services, information and referral, social and educational programs for individuals & families. The hours of operation are Monday - Thursday 8:15am – 4:00pm and Friday 8:15am – 12:00pm. All Seekonk residents are invited to enjoy the activities, programs and companionship.

Social Services

Human Services administers the following programs to all Seekonk residents that qualify: Fuel assistance through Citizens for Citizens, Friends of Friends Community Services Inc., Emergency Assistance, Salvation Army and The Good Neighbor Program, Food Stamps Application, and Food Pantry intakes, Independent Insurance Consultant, Blood Pressure Clinics and Healthcare clinics. To set up an appointment with an outreach worker, please (508) 336-8772.

Homebound

Outreach workers visit the homebound to check on their well-being. They also help assist with forms and process paperwork. If necessary, referrals are made to the appropriate agencies.

Friends Of Friends Community Services Inc.

This is a non-profit organization to encourage community-wide interest in the well-being of all Seekonk residents. Seniors and families are supported by the groups dedicated volunteers who support the Seekonk Human Services. Membership is open to all.

GATRA Photo ID's

Seekonk Human Services has a GATRA representative available to take your picture. Please call Ashley at Seekonk Human Services at 508-336-8772 if you would like to make an appointment to have your picture taken. ***NOTE: GATRA ID does not substitute for a government issued ID or license.**

Medical Loan Closet

Temporary loans of wheelchairs, canes, and walkers. If you or someone you know is in temporary need of medical equipment, please call the Seekonk Human Services at (508) 336-8772.

Town Crier

A monthly newsletter is produced by the Seekonk Human Services located in the Seekonk Reporter and at our building.

DENTAL

MassHealth

MassHealth is the state-federally funded health insurance for low income, low assets US citizens. While MassHealth covers some dental care, it is not all inclusive. If you are a MassHealth member, please call the Dental Customer Service Number at: **1-800-207-5019** to find out what is covered.

Dental/Health Centers/Clinics

Community Health Centers provide reduced rates for patients who are low-moderate income.

- **Health First**
387 Quarry Street, #100
Fall River, MA 02723
508-679-8111
- **Bristol Community College Dental Clinic**
777 Elsbree Street, Building C
Fall River, MA 02723
774-357-2139

EMPLOYMENT

One-Stop Career Centers

All Massachusetts One-Stop Career Centers offer job search assistance including workshops on interviewing, networking and resume writing and tools to help conduct an effective search.

- **MA Hire Fall River Career Center**
446 North Main Street
Fall River, MA 02723, **508-730-5000**

Senior Community Service Employment Program (SCSEP)

The Senior Community Service Employment Program helps eligible, low-income person 55 and older with training and Community service assignments (20 hours/week at minimum wages) prior to transitioning into the private sector.

- **Citizens for Citizens**
264 Griffin Street,
Fall River, MA 02723, **508-679-0041**

FOOD

Supplemental Nutrition Assistance Program (SNAP)

SNAP, formerly called the Food Stamp Program, is a government program that provides eligible low-income persons with a line of credit on an EBT card which is used like a credit card at most food markets. SNAP Benefits line 877-382-2363 or 508-884-5300

Elderly Nutrition Program

The Elderly Nutrition Program provides persons 60+ one meal a day Monday through Friday at community meal sites such as senior centers, churches, etc. Some programs may also provide weekend meals. Home delivered meals may be provided to those who are homebound. A voluntary donation is requested but no one is turned away for not paying. Call Bristol Aging and Wellness at **508-675-2101**

Thanksgiving and Christmas Baskets

Various organizations contribute and deliver gift baskets to isolated and needy elders and families. Please call Seekonk Human Services for eligibility at 508-336-8772.

FUEL/UTILITIES

Fuel Assistance Applications

Seekonk Human Services has Citizens for Citizens applications available for fuel assistance from November 1st to April 30th. Please call (508) 336-8772 for an appointment with application assistance.

Other Heating Resources

For those over income for Citizens for Citizens, the Good Neighbor Energy Fund, a program of the Salvation Army, provides financial assistance to eligible persons for heating. Call Human Services at 508-336-8772.

HEALTH CARE

Independent Insurance Consultant

Medicare Part A, Part B, Part D, MassHealth, Supplemental and Medicare Advantage Plans (HMO & PPO). The purpose of the program is to ensure that Massachusetts elders have access to free, unbiased information regarding health care options. Counselors inform elders of their rights under Medicare. Counselors also assist with filling out applications. Appointments are required and can be made by calling (508) 336-8772.

MassHealth (Standard)

MassHealth, also known as Medicaid, is a state/federal health insurance program for low income, low assets US citizens. If you are 65+ and have monthly income of <\$1,325 (1 person) and no more than \$2,000 in assets, you may be eligible. A couple (65+) may have up to \$1,783 a month combined income and \$3,000 or less in assets. MassHealth may pay all doctors, hospital, etc. bills as well as long term care services in home or in a nursing facility. Call the statewide MassHealth Enrollment Center at **1-888-665-9997** for information.

Medicare Savings Program (MassHealth Buy-In)

If you are not eligible for Standard MassHealth, you may be eligible to have Medicare Part B premiums and Part D premiums paid for by MassHealth if your income is \$2,955/month or less for 1 person. For a couple the income is \$3,986 month or less.

MassHealth Home & Community Based Waiver Program

There are some exceptions to the basic eligibility requirements for MassHealth Standard as shown above. If a person or one member of a couple has income or assets above the requirements but is functionally impaired enough to require personal care for carrying out activities of daily living, she/he may still be eligible for MassHealth under a waiver program. To determine eligibility, call the local Aging Services Access Points (ASAPs) for a home visit. Call Bristol Elder Services at 508-675-2101, option number 6.

Senior Medicare Advocacy Project (MAP) 800-323-3205

MAP provides Medicare beneficiaries free legal advice/representation for appealing Medicare denials for services.

Blood Pressure and Glucose Clinic

Seekonk Human Services hosts a monthly health clinic with the Public Health Nurse to measure your glucose and blood pressure. Seekonk is very fortunate to have this service, which will enable you to monitor your health each month. No appointment is necessary – it is first come, first served. The clinic is held on the 3rd Wednesday of every month, from 9:00 – 11:00am.

Senior Care Options (SCOs)

A SCO is a Medicare-MassHealth partnership for dual-eligible seniors. A SCO is a comprehensive health plan that covers all the services reimbursable under Medicare and MassHealth through a senior care organization and its network of providers. Members of a SCO will have a primary care physician and 24-hour access to a team of doctors, nurses, specialists, and a geriatric support services coordinator. Call Bristol Aging and Wellness to arrange SCO options at 508-675-2101.

Community Health Centers

Community health centers provide primary, preventive and dental care, as well as mental health, substance abuse and other community-based services to anyone in need regardless of their insurance status or ability to pay.

- **Health First**
387 Quarry Street #100
Fall River, MA 02723
508-679-8111
- **SSTAR Family Healthcare Center**
400 Stanley Street
Fall River, MA 02723
508-675-1054

Health Safety Net

The Health Safety Net is a fund set up to help pay for health services for certain low income, uninsured and underinsured individuals. You can use the Health Safety Net at hospitals (does not include doctors' services in a hospital) and community health centers. You do not have to be a citizen to use the Health Safety Net. Apply for financial aid at a hospital or community health center, to determine eligibility.

MEDICATIONS

Medicare Part D Open Enrollment

In just the past few years Medicare enrollees have gained access to prescription coverage either through their Medicare Advantage Plan (HMO) or by enrolling in a 'Medicare D' plan. For the first time in the history of Medicare these new benefits would not be provided directly by Medicare like Parts A and B, but would instead be provided by private health insurance plans. As a result, there are dozens of plans available with varying costs for premiums, deductibles, co-insurance, etc., as well as large differences in what drugs each plan covers. It is essential that Medicare enrollees get assistance in comparing these plans and their costs. Call Seekonk Human Services at 508-336-8772, open enrollment is October 15 – December 7.

Extra Help Benefit – Low Income Subsidy

Social Security offers eligible persons 'extra help' towards the cost of prescriptions when enrolled in the Medicare D program. Your annual income had to be at or below 150% of the Federal Poverty Level (\$1,976 for an individual and \$2,664 for a couple). Assets must be \$17,600 or less for an individual and \$35,130 for a couple. Apply at your local Social Security office or call 508-336-8772.

LONG TERM HOME CARE

While short-term home care is usually provided by certified home health agencies such as the VNA and covered by health insurance after a stay in the hospital, many seniors also need ongoing home care for chronic problems. Please call Seekonk Human Services at 508-336-8772 for information and referral.

Aging Services Access Points (ASAPs)

There are 27 ASAPs covering all cities and towns in Massachusetts. The ASAPs are private, not-for-profit eldercare agencies that administer most home care programs offered in Massachusetts. If you are unable to carry out any of your activities of daily living such as bathing, cooking, dressing, shopping, etc., you should call your local ASAP to see if you are eligible for services. If eligible, most of the cost for these services will be paid by the state/federal government, you may be asked to make small monthly co-payments.

Bristol Aging and Wellness 508-675-2101

RENTAL HOUSING

Public Housing for Elderly

Public Housing developments are apartments that are built and subsidized by either the state or federal government and are managed by local Housing Authorities. To live in state assisted elderly public housing, you must be at least 60 years old or disabled. To live in federally funded elderly housing, you must be at least 62 years old. Income guidelines vary from year to year and region to region; ask your local housing authority about the income qualifications for your area. Most persons in public housing pay 30% of their income for rent.

**South Shore Housing Development Corp
169 Summer Street, Kingston
781-422-4200**

Congregate Housing

Congregate Housing is state-subsidized rental housing with shared services. Each resident has a private room but shares one or more of the following: kitchen, dining or bathing space. Congregate housing offers neither medical services nor supervision of residents. A service coordinator assists in obtaining needed community services and oversees the carrying out of residents' job responsibilities. Eligibility includes age 60+, low income, be able to live in shared environment, etc.

The following agencies manage one or more congregate units in the community:

Bristol Aging and Wellness	508-675-2101
Seekonk Housing Authority	508-336-6067
Attleboro Housing Authority	508-222-1410
Fall River Housing Authority	508-675-3500
Taunton Housing Authority	508-823-6308

TAX PROGRAMS

Clause 17D, \$175, Elderly: Must be 70 or older on July 1, own and occupy their home for at least 10 years. Their whole estate cannot exceed \$40,000 (exclusive of home).

Clause 18, Hardship \$1,000 maximum: Board Discretion of any portion of the estate of persons who by reason of Age, Infirmary and Financial Conditions, are, in the judgment of the Assessors, unable to pay

Clause 18A, Hardship Tax Deferral: Persons of any age may defer all or a portion of the taxes if you don't have the financial resources to pay them because of a change to active military service (not including initial enlistment), unemployment, illness or other type of temporary hardship. They must own and occupy property as of July 1, living in MA for at least the previous 10 years. This tax deferral allows you to postpone payment. You must enter into a tax deferral agreement that may cover a maximum period of three consecutive fiscal years. A lien statement is recorded.

Clause 22, Veterans \$823.20 maximum: For Veterans with 10% or more disability. Initial requirement a statement from the VA stating disability.

Clause 37A, \$500, Blind: Persons must provide a certificate of Blindness from the Division of the Blind dated July 1 of the year in which they are applying. This certificate is required each year.

Clause 41, Total Exemption: Surviving spouse, and have no remarried or minor child of a firefighter or a police officer killed in the line of duty.

Clause 41A, Any Amount, Deferral: Persons 65 years old or older can apply for this Deferral if income is \$20,000 or less per year. They must own and occupy their home for the past 5 years. This becomes a lien and is recorded on their deed. The Town recovers the deferral at the time of sale in inheritance. Interest is 8%. The outstanding balance + interest can equal 50% of the assessment.

Clause 41C, \$1,000, Elderly: Persons who are 65 years or older on July 1 of the current year and own and occupy their home for 5 years can apply.

Property Tax Work-Off:

Must be age 60 or older, resident of Seekonk for 5 years, own and occupy the property for which Seekonk taxes are paid and rebate requested, present a copy of Seekonk tax notice upon application to the program, only one household member may participate in the program per year.

The Circuit Breaker:

Must be a Massachusetts resident age 65 or older by the end of the tax year, for which you are filing, must own or rent residential property in Massachusetts and occupy it as your primary residence, for 2024 tax year, must have an annual income of \$72,000 or less for a single filer, 91,000 or less for head of a household, or \$109,000 or less for joint filers. For 2024, the credit is capped at \$2,730.

REVERSE MORTGAGE

The Home Equity Conversion Mortgage (HECM) is FHA's reverse Mortgage program which enables you to withdraw some of the equity in your home. Unlike ordinary home equity loans, an FHA reverse mortgage HECM does not require repayment as long as the home is your principal residence. Lenders recover their principal, plus interest, when the home is sold. The remaining value of the home goes to you or your heirs. The amount you can borrow depends on your age, the current interest rate, other loan fees, and the appraised value of your home or FHA's HECM mortgage limit for your area, whichever is less.

It is important to speak with a counselor who is knowledgeable about the program's eligibility requirements, financial implications and alternatives.

The following reverse mortgage counseling programs have been approved by the Executive Office of Aging & Independence:

American Consumer Credit Counseling

866-826-7180

NeighborWorks Housing Solutions

617-770-2227 x344

Housing Assistant Corp.

508-771-5400

LEGAL SERVICES

South Coastal Counties Legal Services, Inc.

Fall River

508-676-6265

Toll Free

800-287-3777

TRANSPORTATION

GATRA

Transportation for doctor's appointments or shopping is offered through GATRA to anyone 55 and older or who is disabled. To schedule the van service, please call the dispatcher between the hours of 9:00am to 4:00pm, Monday through Friday. Notice is required at least 24 hours prior by calling **1-800-483-2500**. In case of emergency, they will make every attempt to accommodate your needs. Please keep in mind that our first priority will be for doctor appointments.

INCOME ELIGIBILITY PROGRAMS

Emergency Aid to the Elderly, Disabled, and Children (EAEDC)

EAEDC is a state-funded income program for those who meet all eligibility requirements. For the elderly, one must be 65+, a US citizen or a legal immigrant, waiting for Supplemental Security Income (SSI) to begin or be ineligible for SSI but meet all other eligibility requirements for EAEDC such as income, assets, etc. This program is for those who have no/little income and/or assets. Apply at your local office of the Massachusetts Department of Transitional Assistance.

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a state/federal income assistance program administered by the Social Security Administration. Some eligibility requirements include meeting income and asset guidelines, being 65, a US citizen, blind or disabled. Individuals receiving SSI are automatically eligible for MassHealth. Apply at your local Social Security office.