



Elder Law of Michigan, Inc.

Make One Call for Help

866.400.9164

www.elderlawofmi.org

Older adults, people with disabilities, and family caregivers can make One Call for Help to receive counseling on legal, pension, housing, and benefits access. We are available to receive calls Monday through Friday or you can visit our website anytime. Our programs are available at no charge and most are offered statewide.



The **Legal Hotline for Michigan Seniors (LHMS)** is available over the telephone to assist individuals across Michigan regardless of income. We advise on a wide range of topics including Social Security, Medicare, Consumer Law, Financial Exploitation and Scams, Wills/Probate, Long Term Care, Medicaid, and much more.

"I was grateful for the convenience of the rapid phone response and the knowledge of the pleasant attorney that called me. Thank you." - Client



Michigan's Coordinated Access to Food for the Elderly (MiCAFE) and its Network of statewide partners help individuals apply for benefits that meet their basic needs including food, housing, utilities, medical assistance, and prescription drug coverage. Application assistance is available in-person at a local community site you trust or over the telephone, with services tailored to the needs of those age 60 and older.



The **Mid-America Pension Rights Project (MAPRP)** assists retirees of any age or any income with retirement benefits. Individuals can receive basic advice about pension laws and rights, pension for surviving spouses, and pension rights of divorced persons. Our staff will help find lost pensions, investigate pension benefit denials and file appeals.

"I don't think I would have ever gotten [my pension] without [their] help." - Client



The **Michigan Elder Justice Coordinating Council (MEJCC)** focuses on domains such as elder abuse research, education, training, advocacy, and communication. The MEJCC works with community partners from across Michigan to complete its mission of serving as a voice for elder abuse victims.

Elder Law of Michigan is a nonprofit organization whose mission is to advocate for, educate, and assist our target populations. While our services address the needs of many different people, we continue to target our services to older adults and persons with disabilities. For more than 25 years, we have provided no-cost counseling on legal, pension, housing, nutrition, and benefits access. We also provide direct and collaborative partner assistance to organizations that work with our target populations.

MiCAFE clients received benefits equating to over

5.09 million

meals that they might otherwise not have afforded.

MiCAFE has a continuously expanding network of

122

statewide community partners.

Victoria, a 64 year old woman was struggling to pay both utility bills and groceries in the winter months. She was lacking food and feared that her past-due notices could lead to her utilities being shut off.

She called the MiCAFE Network at Elder Law of Michigan. A review of Victoria's income revealed that she may be eligible for food assistance through SNAP.

After being assisted through the application process and sending the required documentation, she was approved to receive \$116 in monthly food benefits. As a result, Victoria's utilities did not get shut off and she does not have to worry about choosing which bills to pay. She enjoys buying the food that she likes.



75%

of MiCAFE applicants are single, widowed, or divorced.



www.micafenetwork.org
877.664.2233

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MiCAFE works to increase senior participation in SNAP by addressing barriers through outreach, education, personalized screenings, and application assistance.

Nearly half of SNAP applicants also applied for assistance with medical benefits.

After celebrating her 81st birthday, Marianne felt she was a burden on her family as she needed help buying groceries. She contacted the MiCAFE Network at Elder Law of Michigan for help.

After a brief screening of her financial situation, she was found to be potentially eligible for food assistance through SNAP and eligible to receive help to pay some of her Medicare Part B expenses.

Marianne was awarded \$15 in monthly food assistance through SNAP and no longer has to pay \$134 for her Medicare Part B Premium.

Recently, she called MiCAFE to let us know her whole family notes that she, "smiles more, looks happier and is more at ease" with her life.

MiCAFE assisted seniors bring in an estimated average of

\$663,336

into Michigan over the course of a year via SNAP dollars.



4,268

clients called MiCAFE for assistance in FY2018.

In **FY2018**, the MiCAFE Network:

- Educated **14,810** likely-eligible Michigan seniors on benefits programs and how to apply;
- Assisted **1,222** Michigan seniors apply for SNAP benefits; and,
- Helped Michigan seniors receive an average SNAP benefit of **\$81** per month to purchase food.



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Use your food dollars with Double Up Food Bucks



**DOUBLE UP
FOOD BUCKS™**

Get more fruits and vegetables when you spend your SNAP Bridge Card dollars at participating farmers markets and grocery stores. For example, if you spend \$10 on your Bridge Card at a participating farmers market, Double Up Food Bucks give you another \$10 to buy fresh fruits and vegetables grown in Michigan. It's all thanks to Double Up Food Bucks.

Participating Double Up Food Bucks locations are listed at: www.doubleupfoodbucks.org.

Stretch your food dollars with Senior Project FRESH/Market FRESH

Senior Project FRESH/Market FRESH provides qualifying older adults with unprocessed, Michigan-grown fruits, vegetables, and honey. Participants are given ten \$2 vouchers to use at farmers markets and roadside stands that display a sign that reads, "Senior Project FRESH/Market FRESH Welcome Here." Participants use vouchers like cash to pay for the products. Participants must use their vouchers during the farmers market season, which runs May 1st through October 31st.

Find Farmers Markets in your Community

Did you know that there are over 300 farmers markets located across Michigan? Farmers markets provide local farmers an opportunity to sell their food and other products directly to consumers in the community. Do you want to find your local farmers markets? Visit www.mifma.org/farmersmarket to view a map of the farmers markets in your community.



ELIGIBLE PRODUCTS	Fresh MI Grown Fruits and Vegetables	Fresh Herbs	Food Producing Plants	Maple Syrup	Honey	Baked Goods	Jams and Jellies	Meat, Dairy, and Eggs	Hot, Prepared Food
Bridge Card	✓	✓	✓	✓	✓	✓	✓	✓	✗
Double Up Food Bucks	✓	✓	✗	✗	✗	✗	✗	✗	✗
Senior Project FRESH/Market FRESH	✓	✓	✗	✗	✓	✗	✗	✗	✗

Product eligibility chart provided courtesy of the Michigan Farmers Market Association.

MiCAFE Network Supporters



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LEGISLATIVE TESTIMONY 2019, ELDER LAW OF MICHIGAN, INC.

Honorable Chair and Committee Members

Good afternoon. My name is Ron Tatro and I am the Vice President of Elder Law of Michigan, Inc. We are a statewide nonprofit that helps seniors through its various programs, like the Legal Hotline for Michigan Seniors, the Mid-America Pension Rights Project, and the MiCAFE program. MiCAFE stands for Michigan's Coordinated Access to Food for the Elderly. I would like to provide a brief update on the work of the MiCAFE program and the MiCAFE Network, composed of 122 partners across Michigan, which the MiCAFE Program oversees.

I would like to start with a quick story about one of our MiCAFE clients. "Victoria" is a 64 year old woman living in Detroit. Victoria was struggling to pay both utility bills and groceries in the winter months. She was lacking food and feared that her past-due notices could lead to her utilities being shut off.

She called the MiCAFE Network at Elder Law of Michigan. A review of Victoria's income revealed that she may be eligible for food assistance through SNAP.

After being assisted through the application process and sending the required documentation, she was approved to receive \$116 in monthly food benefits. As a result, Victoria's utilities did not get shut off and she did not have to worry about choosing which bills to pay. She enjoys buying food that she likes.

This story is typical of the clients that MiCAFE helps each year. In fiscal year 2018, we educated nearly 15,000 likely-eligible seniors about the Supplemental Nutrition Assistance Program (SNAP). We answered 4,268 calls for help. Of those, we assisted over 1,222 seniors apply for this federal benefit, with 3 out of 4 being found eligible and receiving an average benefit of \$81 per month. That may seem like a small amount to many of us, but for many of our clients, it is a huge increase in their monthly available income and gives them the ability to buy the food needed to eat a healthier diet.

Victoria's story exemplifies why Elder Law of Michigan, Michigan Department of Health and Human Services, and the over 122 local senior-friendly community locations have sustained a partnership for the past eighteen years to educate seniors about this federal benefit, to help each senior individually complete the application, and then to provide ongoing support with any issues that they may have.

Only one in three eligible seniors in the United States participates in the SNAP program. In Michigan, 50% of those eligible seniors are not participating. The reasons that prevent them from applying and using the benefit range from lack of knowledge, lack of transportation, stigma, cognitive impairment, limited literacy, etc. MiCAFE was conceived to try and address these barriers and to bring the services to the senior. This program started in Genesee County, and it has since expanded to serve older adults across the entire state.

The concept is basically this: by reaching out to educate seniors that may have misconceptions about the SNAP benefit, then allowing them to go to a community center near where they live to apply and providing them with one-on-one help to fill out the application, the senior would be able to overcome several obstacles that may have kept them from applying.

The partners that form the MiCAFE Network work together to first identify people that were likely to be eligible for the benefit and then designed and test outreach materials using senior-specific messages to explain the benefit to them in a way to dispel misconceptions. Partners also work with seniors to assist in overcoming other obstacles such as embarrassment of having to ask for help. For many seniors, these stigmas and misconceptions are the real reason that keep them from applying. MiCAFE, Michigan Department of Health and Human Services work along with Network partners to refine processes to reduce barriers and provide increase access through direct one-on-one client contact and technology.

I would like to tell you a quick story about “Marianne”, one of our clients. Marianne is 81 years old and lives in Somerset Center in Hillsdale County. Marianne felt that she had become a burden to her family as she needed help in buying groceries. She contacted the MiCAFE Network of Elder Law of Michigan for help.

After a brief screening of her financial situation, she was found to be potential eligible for food assistance through SNAP and eligible to receive help to pay for some of her Medicare Part B expenses.

Marianne was awarded \$15 in monthly food assistance through SNAP and no longer must pay \$135.50 for her Medicare Part B Premium. Recently she called MiCAFE to say that her family noted that she, "smiles more, looks happier, and is more at ease" with her life.

Marianne is typical of many MiCAFE's clients. Many clients are single women who live alone. They take medications, when they can afford them, for one or more chronic illnesses. They are frequently under nourished and at risk of continuing nutritional deficiency. A large portion of their income goes for housing and medical care. As a result, our typical client receives \$81 per month to buy food.

From a purely economic standpoint, MiCAFE is good for the Michigan economy. In 2018 1,222 new applications for benefits were submitted. The average benefit was \$81. MiCAFE assisted seniors bring in an estimated average of \$666,336 in to Michigan over the course of a year in SNAP dollars.

We ask that you fund this program at the amount in the Governor's recommended budget.

Thank you for the opportunity to address the committee today, and on behalf of Michigan seniors that we already help and those that we will be helping in the coming year, thank you for your support of the MiCAFE program.

Ron Tatro

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