

LEGISLATIVE TESTIMONY 2018, 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 137 partners across Michigan, which the MiCAFE Program oversees.

I would like to start with a quick story about one of our MiCAFE clients, Mary from Jackson. She lived in a subsidized senior apartment complex and had very limited access to transportation. She struggled monthly to find enough money for food. She was unable to apply for any food assistance because she could not get to the Department of Health and Human Services Office and wasn't able to use a computer to fill out the application.

Mary attended a MiCAFE Network presentation at her apartment complex and immediately scheduled a phone appointment. Our staff helped Mary complete her application, gather her documents, and submit the application. This was done by the phone and a follow up visit to her apartment by one of our staff.

Mary began receiving her benefits shortly after that. She shared that the fact that MiCAFE was willing to come to her apartment was instrumental in her getting the food assistance that she needed.

With the new food benefits, Mary can buy more nutritious fruits and vegetables and eat a balanced, healthy diet-something she wasn't able to do before getting this benefit. Mary said, when we last spoke with her, that she was "grateful beyond words" for the help that MiCAFE gave her.

This story is typical of the clients that MiCAFE helps each year. In fiscal year 2017, we educated over 12,000 likely-eligible seniors about the Supplemental Nutrition Assistance Program (SNAP). We screened over 1,800 seniors for potential benefits for the SNAP benefit and other benefits. Of those, we assisted over 1,290 seniors apply for this federal benefit, with 3 out of 4 being found eligible and receiving an average benefit of \$95 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.

Mary's story exemplifies why Elder Law of Michigan, Michigan Department of Health and Human Services, and the over 130 local senior-friendly community locations have sustained a partnership for the past seventeen 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 partners located in 34 counties throughout the 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 "Jane", one of our clients. Jane is 65 years old from Dearborn. She contacted a MiCAFE Community Partner for help. She was sick and in need of medical coverage as well as assistance paying food. Her monthly income was approximately \$200, and she had no savings. A MiCAFE Application Assistant helped her apply for SNAP benefits and Medicaid. She was approved for the both programs and is now receiving \$180 per month in food benefits on her Bridge Card.

Jane is typical of many of 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 \$95 per month to buy food.

From a purely economic standpoint, MiCAFE is good for the Michigan economy. In 2017, 1290 new applications for benefits were submitted. 1,059 new households were determined to be eligible for this benefit. The average benefit is \$95 per month. That equates to nearly \$316, 738 in federal SNAP benefits being brought into the state each month. The overall economic impact was estimated at \$570,127.

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.

Frequently Asked Bridge Card Questions

I only have \$16 on my Bridge Card. Why don't I get more?

You could be eligible for more. If you have not submitted all of your expenses to your caseworker, especially a large one such as rent/mortgage or medical bills, you could receive a higher benefit amount. Another way you could be eligible for additional Bridge Card benefits is if you apply for the Home Heating Credit. You can also stretch your \$16 by shopping at a store or farmers market that participates in Double Up Food Bucks to double your \$16 to \$32!

What if my benefits are not used up within a month?

You can rollover your benefits from month to month for up to a year. This is a great way to stretch your \$16 or save for a large meal.

What is the limit for assets that I can have and still receive the Bridge Card?

Michigan limits assets to \$5,000. If your assets exceed that, you may no longer be eligible for the Bridge Card. If you receive funds, such as those from a tax return, a gift, or lottery winnings for example, you must report them to your caseworker within 10 days.

I am unable to reach my caseworker. What should I do?

Contact your local MiCAFE Network site as found on the inside of this folder, or contact the MiCAFE Call Center at 877.664.2233. We can work to bridge any communication gaps between you and your caseworker.

I received a letter in the mail that says I've been denied. Now what?

There are a few different reasons that a person can be denied:

- 1) You did not have your telephone interview with your caseworker, which is required for benefits;
 - 2) You did not submit all of your income or bank account information; or,
 - 3) You did not submit your housing expense such as proof of mortgage or rent.
- Contact your MiCAFE Network site or the MiCAFE Call Center for help understanding information.

Your MiCAFE Network Site Information



MiCAFE
network

877.664.2233

Your MiCAFE Network Application Assistant

Name:

Have questions about your Bridge Card Application? These important numbers are available to assist you.

MiCAFE Network Call Center:
877.664.2233

Bridge Card Status of Eligibility:
877.274.9099

Bridge Card Benefit Information:
888.642.7434

Bridge Card Customer Service:

Important Bridge Card Information

Four Points to Remember

Watch for mail from your Department of Health and Human Services (DHHS) Caseworker.

You will be contacted by phone by your DHHS Caseworker.

Send in any additional documents requested by your DHHS Caseworker.

Always notify DHHS Caseworker of any changes to income, assets, housing, & medical expenses.

How to use your Bridge Card

- Your Bridge Card is a safe, convenient, and easy way for you to get your food benefits each month.
- Your Bridge Card is used just a like a debit card, where your benefits are put into an account set up just for you.
- Any benefits remaining in your account at the end of the month are carried over to the next month. Benefits unused for a year will be returned to the state.
- Your Bridge Card can be used anywhere that accepts EBT, typically marked by a "We Accept EBT" sign or a SNAP logo (both pictured right) at the entrance to the grocery store, farmers market, or convenience store.
- After you receive your Bridge Card in the mail, you should receive a separate letter from DHHS that includes your pin number for your Bridge Card.



Supplemental
Nutrition
Assistance
Program



Services offered by Elder Law of Michigan, Inc.

The Legal Hotline for Michigan Seniors 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, Medicaid, housing rights, consumer law, financial exploitation and scams, estate planning, long term care, and much more.

The MiCAFE Network helps individuals apply for benefits that meet their basic needs including utilities, food, housing, medical assistance, and prescription drugs. Application assistance is available in person and over the telephone, and is primarily for people age 60 and older.

The Mid-America Pension Rights Project assists retirees of any age or any income with retirement benefits. Individuals, including surviving and divorced spouses, can receive basic advice about pension laws and rights, and our staff will investigate pension benefit denials, file appeals when necessary, and help find lost pensions.





Elder Law of Michigan, Inc.

Make One Call for Help

866.400.9164

or visit 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 Thursday or you can visit our website anytime. Our programs are available at no charge and most are offered statewide.

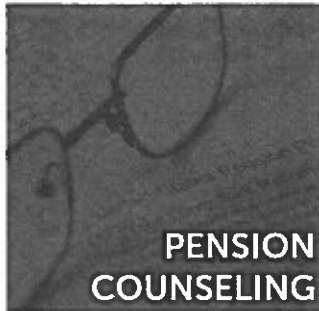


The Legal Hotline for Michigan Seniors (LHMS) is available over the telephone to assist individuals across Michigan regardless of income. We advise on a wide range of topics including Social Security, Medicare, Consumer Law, Financial Exploitation and Scams, Wills/Probate, Long Term Care, Medicaid, and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



The MiCAFE Network helps 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 Center for Elder Rights Advocacy (CERA) provides client services through community collaborations across Michigan as well as nationwide. Whether providing technical assistance to legal hotlines, elder abuse prevention training and support services, our Pooled Account Trust, or many other services, the Center for Elder Rights Advocacy serves on the front lines of innovative service delivery to improve the lives of seniors.

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 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. We receive financial and in-kind support from many sources, including the U.S. Administration for Community Living, Michigan Department of Health and Human Services, Michigan Aging & Adult Services Agency, the National Council on Aging, the Michigan State Bar Foundation, over 120 community organizations throughout Michigan, several hundred volunteers, and over 100 donors. Contributions of time, money, and other resources are always appreciated and can be made at www.elderlawofmi.org/donate.

MiCAFE
FACT SHEET
2017

We are a statewide nonprofit that aid seniors through various programs, such as the Legal Hotline for Michigan Seniors, the Mid-American Pension Rights Project, and the MiCAFE program. In our fiscal year 2017, which runs October, 2016 through September, 2017, we have made some significant impact in our state, which I would like to review.

- MiCAFE engaged and supported 134 partners in 34 counties. These partners provide direct services to the seniors in their communities. Through these efforts we served clients in nearly every county in the lower peninsula.
- We trained over 113 volunteers and employees at our partner organizations to educate and assist seniors with SNAP applications.
- We mailed out over 12,000 pieces of educational materials to seniors in Michigan, to help them understand the SNAP program.
- We were able to provide enhanced services to seniors in ten counties through a cooperative program with MDHHS to have a state worker embedded at Elder Law of Michigan. This allowed for this worker to be an expert in those benefits and rules effecting older adults.
- In FY 2017 MiCAFE helped over 1290 seniors in Michigan apply for SNAP benefits. 1059 of those households were found eligible for SNAP benefits. Those households received a combined total of more than \$316,700 last year alone.
- The average monthly benefit for a SNAP applicant through MiCAFE was \$95 in FY 2017.
- The new SNAP households helped through MiCAFE in FY 2017 resulted in over \$570,000 in economic impact throughout the communities that we serve.

A program of Elder Law of Michigan, Inc.



Join over 142,000 Michigan seniors who are enrolled in SNAP to buy more groceries!

How MiCAFE helps!

If you or someone you know is 60 or older and living on a limited income, the MiCAFE Network is here to help! The MiCAFE Network will help you or your loved one apply for benefits you may have earned, but might not know about. These benefits include:

- Food Assistance Program (SNAP)
- Medicaid
- Medicare Savings Program
- Low Income Subsidy (Part D)
- Homestead Property Tax Credit
- Home Heating Tax Credit
- Energy Assistance Program

Why apply?

By applying for benefits, you can:

- Receive additional money for food purchases;
- Free up income to afford other necessities such as medicine, housing, and utilities;
- Qualify for benefits to help cover the costs of Medicare and other medical expenses;
- Reduce monthly utility costs.

Who is eligible?

You might be eligible* if you:

- Live on a limited income, such as Social Security benefits and/or a small pension;
- Have limited savings;
- Have high medical expenses which you find difficult to afford.

*While you might fall into one or more of these categories, your income, medical expenses, and household size can impact your eligibility for benefits.



How to get started!

All it takes is one phone call to find out what benefits you might be eligible for.

Call the MiCAFE Network toll-free at 877.664.2233, Monday through Thursday, 9 AM to 3 PM to speak with a friendly MiCAFE Network Application Assistant.



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Elder Law of Michigan, Inc.



Seniors can receive legal assistance from the **Legal Hotline for Michigan Seniors** on a wide range of topics including Social Security, Medicare, Consumer Law, Financial Exploitation and Scams, Wills/Probate, Long Term Care, Medicaid, and many more.



Seniors can receive assistance from the **MiCAFE Network**, in person and over the telephone, to apply for benefits that meet their basic needs including food, utilities, housing, medical assistance, and prescriptions.



Seniors can receive advice from the **Mid-America Pension Rights Project** about the rights of employees, surviving spouses, and former spouses. Our staff will also investigate lost pensions and pension benefit denials when necessary.



Elder abuse prevention services provided by the **Center for Elder Rights Advocacy** include training and assistance to professionals and service providers to prevent and respond to abuse and financial exploitation of adults.

Contact Elder Law of Michigan, Inc.
Services: 866.400.9164 | Admin: 517.485.9164
3815 W. St. Joseph St., Suite C-200, Lansing, MI 48917
www.elderlawofmi.org

MiCAFE Network Supporters



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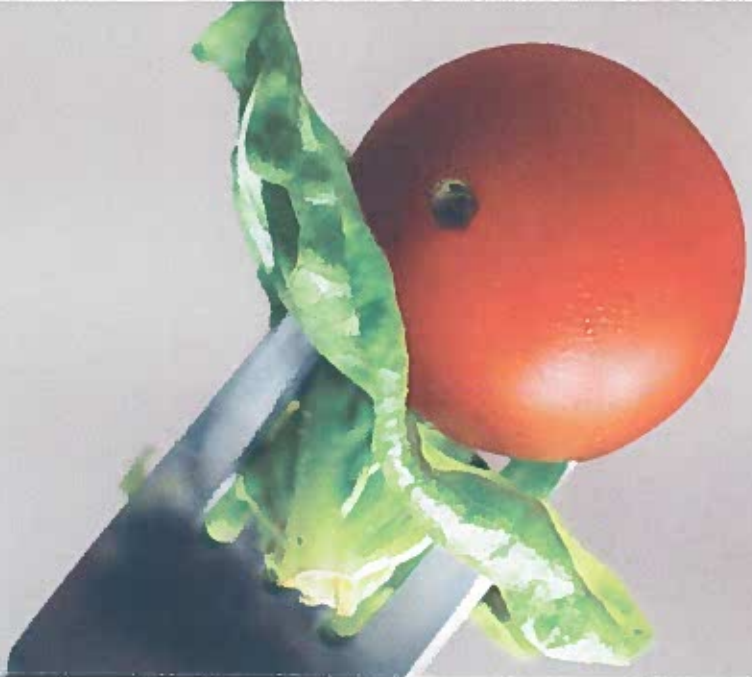
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National Council on Aging



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Are you forced to choose between food and medicine?



MiCAFE

network

is here to help!

www.micafenetwork.org
877.664.2233

The MiCAFE Network is administered by Elder Law of Michigan, Inc., a non-profit organization.