

Older Adults & Public Benefits: Impact of Proposed Changes to the "Public Charge" Rule

Right now, there are more than 1.1 million immigrants age 62 and older living at or below 250% of the Federal Poverty Level. Benefit programs have the potential to help these immigrants and their families pay for prescription drugs, medical care, food and housing.



IMPACT OF PROPOSED CHANGES TO THE PUBLIC CHARGE RULE

n October, the Department of Homeland security (DHS) proposed several changes to the definition and determination of "public charge" both for immigrants waiting to legally enter the United States and those lawfully here who are seeking to remain or adjust their residency status. DHS is accepting comments on the proposed changes until December 10, 2018. The proposed regulations could significantly affect legal immigrants who receive or who choose to apply for Extra Help, Medicare Savings Programs (MSP), Medicaid, the Supplemental Nutrition Assistance Program (SNAP), housing assistance and other public benefit programs.

HOW THESE PROGRAMS HELP

- Medicare Part D Low-Income Subsidy (LIS) or Extra Help helps people with limited incomes and resources pay for the costs of their prescription drugs.
- Medicare Savings Programs (MSPs) help beneficiaries afford Medicare premiums, deductibles, coinsurance, and copayments for inpatient and outpatient health care.

- Medicaid pays for a broad range of medical services for low-income seniors, younger adults living with disabilities, and children and their family caregivers.
- The Supplemental Nutrition Assistance Program (SNAP) helps low-income older adults afford healthier food.
- Subsidized housing programs provide assistance to pay for shelter for those who can not afford it.

THE VALUE OF BENEFITS

- The national average SNAP benefit for an older adult recipient living alone was \$106 per month in 2016. (USDA Food & Nutrition Service, 2018)
- The value of the Medicare Extra Help is estimated at \$4,000 per year. (SSA)
- The value of Medicare Savings Programs are at least \$1,608 a year for Medicare Part B premiums alone.

To learn more, go to ncoa.org/publiccharge

For more information about older adults and public benefits, go to www.ncoa.org/benefitsforseniors