



**SENIOR ADVOCATES**  
OF THE DESERT

(760) 202-1024

[www.saotd.org](http://www.saotd.org)

## 2022 Benefits Guide for Seniors

### Community Medi-Cal 138% of the Federal Poverty Level

Single Person: Monthly Countable Income Limit \$1564  
Asset Limit \$130,000

Married Couple: Monthly Countable Income Limit \$2106  
Asset Limit \$195,000

Assets: One car of any value doesn't count and the home you live in doesn't count.

Note: Countable Income is after the \$20 unearned income deduction and cost of health insurance premiums (e.g., **Medicare Part B**, Medicare Part D Rx plan, Medigap, dental and vision insurance) are deducted from gross income. Additional health insurance can be purchased to lower one's countable income to wipe out a share of cost.

### Nursing Home Medi-Cal

Single Person: They take all but \$35 of your Social Security check and pension and Medi-Cal pays the balance owed to the nursing home.

Married Couple: The stay at home (i.e., "well spouse") gets to keep:

Minimum Maintenance Needs Allowance of \$3435 per month

Community Spouse Resource Allowance of \$137,400 in liquid assets

### Supplemental Security Income (SSI)

Single Person – boosts income to \$1060.21 per month for seniors age 65 and over and permanently disabled adults. Asset Limit of \$2000. Automatic Medi-Cal.

Married Couple – boosts income to \$1785.64 per month. Asset limit of \$3000. Automatic Medi-Cal. U.S. Citizenship is required, with some exceptions.

### Veterans Aid & Attendance

For veterans (and their surviving spouse) who served during war time who need daily assistance in order to function.

Veteran – Up to \$2050 per month in benefits

Surviving Spouse – Up to \$1318 per month in benefits

Asset Test: Your net worth is such that it will probably not support you throughout the remainder of your life. Your home and cars do not count.

### Veterans Service Connected Disability

For veterans who were injured while in service, peace time or war time. 10% rating (\$152 per month) to 100% rating (\$3332 per month). Some disabilities don't show up until much later like hearing loss. No income or asset limitations.



**In Home Supportive Services (IHSS)**

Free help in the home for those who need it. Need to be on Medi-Cal to qualify. Caregiver is paid \$15.50 per hour. Apply for IHSS over the phone (888) 960-4477.

**Transportation for Seniors**

**Sun Dial** (800) 347-8628. Curb to curb paratransit service.

**Desert Access & Mobility** – (760) 620-5553. Door to door transportation for any purpose, M-F, 8 a.m. – 4 p.m. within DHS, PS, CC or RM. Must live in DHS, PS, CC or RM. \$50 annual membership fee. *Formerly Desert Blind & Handicapped.*

**Jewish Family Service of the Desert** – (760) 325-4088. Transportation to medical appointments.

**SunLine Transit Agency Taxi Voucher Program** (760) 343-3456. Provides taxi vouchers at a 50% reduced price for seniors 60 and over.

**Utility Discounts for Income Qualified Customers**

- CARE - 30% discount for your SCE bill. Call (800) 655-4555
- 20% discount for your So Cal Gas bill. Call (877) 238-0092
- 30% discount for your IID bill. Call (760) 339-9032

**LIHEAP** – one-time credit per year toward your electric bill. Call Community Action Partnership of Riverside County (800) 511-1110 or (951) 955-4900 for an application.

**SCE Medical Baseline Rate**- If you have medical equipment that gets plugged in (e.g., electric scooter, oxygen machine, etc.) or if you have a medical condition which requires you to keep your apartment cool, you may be eligible for an additional discount on your electric bill. (800) 655-4555.

**Frontier Lifeline Home Phone** – reduced price basic phone service (800) 921-8101

**California Telephone Access Program (CTAP)** – free phones for those who are hard of hearing, have mobility issues or have low-vision. (800) 806-1191

**Low Cost Dental** – We Care Dental is a nonprofit dental provider. *Accepts Med-Cal for payment.* Located at 71949 Highway 111, Suite 100B, Rancho Mirage (760) 565-6055.

**Subsidized Senior Housing** - Throughout the Coachella Valley there are numerous apartment buildings where one's rent is based on approximately 30% of one's income.

**CalFresh / Food Stamps** – provides monetary assistance to purchase groceries

**Free Legal Aid** – Inland Counties Legal Services (760) 342-1591 and Riverside Legal Aid (760) 342-1591

**Desert Legal Documents** – self-help legal document assistance service (760) 671-3059