

SENIOR SAFETY NETS

Policy Issues to Explore:

- 1) Seniors have their social security taxed (up to 85% of Social Security Benefits income can be taxed) if they do choose to work after retirement (SSA):
[https://www.ssa.gov/benefits/retirement/planner/taxes.html#:~:text=Income%20Taxes%20And%20Your%20Social%20Security%20Benefit%20\(En%20espa%C3%B1o l\)&text=between%20%2425%2C000%20and%20%2434%2C000%2C%20you,your%20benefits%20may%20be%20taxable](https://www.ssa.gov/benefits/retirement/planner/taxes.html#:~:text=Income%20Taxes%20And%20Your%20Social%20Security%20Benefit%20(En%20espa%C3%B1o l)&text=between%20%2425%2C000%20and%20%2434%2C000%2C%20you,your%20benefits%20may%20be%20taxable)
- 2) Those that collect SSDI and SSI and SSA usually have much lower incomes somewhere around \$800 – \$1200/month.. and somehow should be given Section 8 automatically if under the age of 65 and considered disabled.



SENIOR SAFETY NETS

Policy Issues to Explore:

- 3) Medicare and choosing supplemental plans are NOT easy for clients to navigate!.. Seniors are bombarded annually with end of year advertisements on TV and mail for Part B plans (some have even believed they were reassigned to new plans) and they often don't understand C & D.
- 4) Dental care and hearing aids (could be as much as \$4,000 a year) for Medicare and Veterans
Medicare Advantage (HMO) does offer dental and hearing plans
Hi-CAP can help navigate the different Medicare plans.
<https://www.medicare.gov/coverage/dental-services>
- 5) Electronic forms and signatures for Federal forms. Seniors/Homeless do not have scanners or printers

Anything else? Income in one program affects income in another program (SSA, EBT)
Digital divide – people not using computers

