

## Senior Resource Toolkit







## What is the Senior Resource Toolkit?



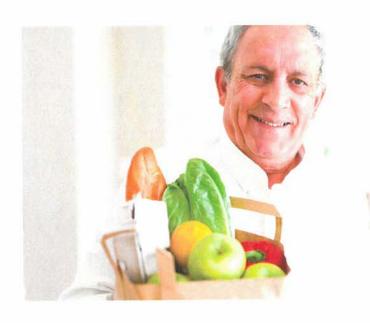
Created by Healthy Palmetto, your Senior Resource Toolkit is a guide to navigating the resources and benefits available to South Carolina seniors. It offers information on programs like SNAP and TANF, a spot to keep all your medical documents and information, and additional information on how you can save money and eat healthier.



## Who is Healthy Palmetto?

The Healthy Palmetto Leadership Council, consisting of state agencies, academic institutions, non-profit and private organizations, and funders serves as the state coalition that collectively addresses healthy eating, active living, and healthy weight for the Live Healthy SC State Health Improvement Plan. Together with SC Thrive and the South Carolina Department on Aging, they've assembled this toolkit with the intention of unifying and mobilizing healthy eating and living opportunities for South Carolina seniors.

### **About SNAP**



The U.S. Department of Agriculture (USDA) created the Supplemental Nutrition Assistance Program (SNAP) to provide eligible individuals with monthly benefits to buy food at grocery stores and some farmers markets.



### What is SNAP?

SNAP, or the Supplemental Nutrition Assistance Program, is a federal nutrition program that helps you stretch your grocery budget to buy healthy food at grocery stores, convenience stores, some farmers markets and other places across the state. SNAP benefits are sent monthly on an EBT (Electronic Benefits Transfer) card which works like a debit card.



## Who can apply for SNAP?

People of all ages use SNAP including families, roommates, individuals and people experiencing homelessness. People who work or have other regular income may be eligible for SNAP.

### **About ESAP**



The Elderly Simplified
Application Project (ESAP)
makes applying for SNAP
easier. It waives the
recertification interview
requirement, makes use of
data matches to reduce
the amount of clientprovided verification, and
extends the certification
period to 36 months.



### What is ESAP?

The Elderly Simplified Application Project (ESAP) is a demonstration project that seeks to increase participation among the elderly low-income population by streamlining the application and certification process. ESAPs are limited to elderly households with no earned income, although some projects also include disabled households with no earned income. The waiver is granted for a period of three years.



## Who can apply for ESAP?

Individuals 60 years or older; who do not have earned income and do not already receive SNAP benefits under South Carolina Combined Application Project (SCCAP). Some states also elect to include disabled households

## SNAP Changes Effective October 1, 2022

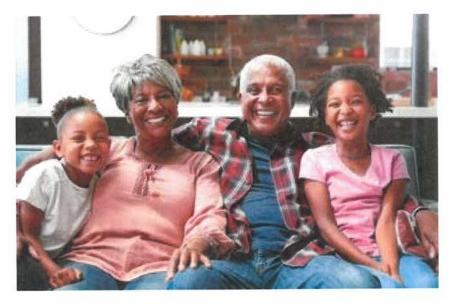
(Income guidelines are updated annually)

USDA has adjusted the income eligibility for the Federal Fiscal Year 2023 which began October 1, 2022. **The gross income limits and the maximum SNAP allotments have been adjusted** as follows.

## **Income Guidelines**

Household	Gross Monthly Income	Maximum Monthly
Size	(130 % of poverty)	Allotment
1	\$1,473	\$1,133
2	\$1,984	\$1,526
3	\$2,495	\$1,920
4	\$3,007	\$2,313
5	\$3,518	\$2,706
6	\$4,029	\$3,100
7	\$4,541	\$3,493
8	\$5,052	\$3,886
Each additional member	\$512	\$394

### **About TANF**



Temporary Assistance for Needy Families, also known as TANF, assists families with children when parents or other responsible relatives struggle to make ends meet to provide for the family's basic needs.



## What is TANF?

Temporary Assistance for Needy Families (TANF), formerly known as Family Independence, is South Carolina's welfare program. TANF benefits provide temporary financial assistance to needy families with dependent children.



## Who can apply for TANF?

Citizens of the United States (US) or those who meet certain alien status requirements, low-income South Carolina families with a dependent child, to whom they are related, living in the household; this includes grandparents who are caring for their grandchildren and individuals that agree to pursue child support from parent(s) absent from the home.

# Myth vs Fact

Applying for SNAP benefits is a difficult process that won't provide much assistance.



You can easily apply for SNAP benefits by calling SC Thrive at 1-800-726-8774 or by setting up an appointment at your local DSS office. The average monthly benefits for SNAP recipients in South Carolina is \$261.

It's difficult for me to get to the store on a regular basis, so I would be wasting my SNAP benefits when I don't use them all each month.



Your remaining SNAP benefits on your EBT card at the end of each month will carry over to the next month. Only after 12 months of inactivity will DSS begin to expunge the remaining benefits.

I won't qualify for TANF benefits because I'm a grandparent caring for my grandchild.



Grandparents do qualify. TANF
benefits are available to low-income
South Carolina families with a
dependent child, to whom they are
related, living in the household.
Applicants must be US citizens or meet
certain alien status requirements agree
to pursue child support from parent(s)
absent from the home.

I can only buy certain items that are pre-approved with TANF benefits.



The use of TANF cash benefits cannot be limited or restricted by policy.
Recipients of TANF benefits have the right to make decisions for their families. However, if DSS determines that benefits are not used in the best interest of the child(ren) then a protective payee may be considered.



## **Application Document Checklists**



## **SNAP Documents Checklist**

## What documents will you need when applying for SNAP? Take a look at the checklist below

Identification of person applying and of the authorized representative, if applicable. (Driver's license, state ID card, work or school ID, ID for health benefits, assistance from another social services program, other acceptable forms of ID, or voter registration card)
Social Security Numbers of each family member for whom you are applying.
Income: Pay stubs for the last four (4) weeks of work, if you are currently working, or most current tax returns if self-employed (Please send entire tax return). Verification of the last four (4) weeks of child support payments, if you are receiving child support. Copies of award letters for unemployment, Social Security, Retirement, etc.
☐ Household expenses: Lease agreement, rent or mortgage payment receipts and utility bills (optional).
☐ Medical expenses for anyone disabled or aged 60 or older. (Medical bills, prescriptions copays, health insurance premium receipts, mileage to and from doctor appointments, etc.)
*News to a survey that a DSS worker may ask for additional information

\*Please be aware that a DSS worker may ask for additional information during the interview.



during the interview.

## **TANF Documents Checklist**

## What documents will you need when applying for TANF? Take a look at the checklist below

Birth Certificates for you and your children.
Social Security Numbers for each family member for whom you are applying-children and adults.
Identification of person applying and of the authorized representative, if applicable. Examples include: driver's license, state ID card, work or school ID, ID for health benefits, assistance from another social services program, other acceptable forms of ID, or voter registration card.
Income: Pay stubs for the last four (4) weeks of work, if you are currently working, or most current tax returns if self-employed (Please send entire tax return). Copies of award letters for unemployment, Social Security, VA, Retirement, etc.
Bank account statements.

\*Please be aware that a DSS worker may ask for additional information



## **How To Save**



## **Medical Expense Deduction**

## Be Sure to Count Your Medical Expenses in Your SNAP Application

If you are age 60+ or receiving a disability benefit at any age and applying for food assistance through the Supplemental Nutrition Assistance Program (SNAP), you may qualify for additional benefits by deducting medical expenses from your income. Be sure to alert your case worker and share itemized receipts for medical costs.

#### What Counts as a Medical Expense?

- Prescription medications
- Over-the-counter medications approved by a medical professional\*
- Transportation to and from the doctor or pharmacy
- Medical equipment and healthcare supplies
- Health insurance premiums and co-pays including Medicare Part B premiums deducted from your Social Security checks.
- Home healthcare or homemaker costs
- Medical and dental care not covered by insurance or Medicaid

### How Do I Qualify for the SNAP Medical Expenses Deduction?

- You must be either age 60+ or receive a disability benefit or Medicaid based on disability (and be of any age)
- You must have medical expenses totaling \$35 a month or more
- \* This can include items needed to treat specific conditions such as; adult diapers, vitamins, lenses, hearing aids, etc.

# Track Your Transportation & Supply Cost to Deduct When You Apply for SNAP Resources

<b>F</b>	
Distance from home to doctor:	Trips per month:
Distance from home to pharmacy:	Trips per month:
Distance from home to specialist:	Trips per month:
Supplies	
Medical Supply name	Cost per month

<sup>\*</sup>The standard reimbursement rate for medical-related transportation mileage is 65.5 cents per mile. This varies yearly.



## Save with Healthy Bucks

Spend at least \$5 with your EBT card and get \$15 back in Healthy Bucks.

#### What is the Healthy Bucks Program?

Healthy Bucks is an incentive program for Supplemental Nutrition Assistance Program (SNAP) recipients to help double the amount of fresh fruits and vegetables purchased with their EBT cards.

#### Who can benefit from the program?

SNAP recipients can enjoy MORE fresh, healthy produce with their EBT card while saving money!

#### How does the program work?

SNAP recipients spend at least \$5 on EBT card at participating market and get \$1 (per every market day) in Healthy Bucks tokens to buy additional produce.

#### Where can I go to get Healthy Bucks?

For more information on the Healthy Bucks program visit: www.SCHealthybucks.com.

#### When is this program available?

Some markets are open throughout the year. For hours of operation contact a market near you.

#### Extra resources

For a map of SC Farmers' Markets and Roadside Markets please visit: gis.dhec.sc.gov/farmersMarkets.



## Your Medical Information

## **Client Contact Form**

Client Info	
First Name  Last Name  Address  City/State/Zip  Phone  Email	Alt Phone
Primary Physician	
Name Address Cell Phone Email	Work Phone
Specialist	
Name Address Cell Phone Email	Work Phone
Specialist	
Name Address	







## Important Numbers to Remember

Specailist	
Name Address Cell Phone Fax	Work Phone Email
Eye Doctor	
Name Address Cell Phone Fax	Work Phone Email
Dentist	
Name Address Cell Phone Fax	Work Phone Email
Emergency Contac	t in the second of the second
Name Address	Email



	Medicine List
	Name:
	Address:
	Phone: Birthdate:
	Pharmacy: Phone: Address:
Medication	Dosage How Often
Allergic to:	
Last Updated: .	
Diagnosis .	



## **USDA Healthy Eating Tips**



## Vary Your Vegetables



Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what vegetables to eat, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



#### Start your day with vegetables

Add leftover cooked vegetables to your omelet or breakfast wrap. Or, add spinach to a morning smoothie and enjoy a burst of flavor and nutrition!



#### Add variety to salads

Make your salad pop with color and flavor by including corn kernels, radish slices, or diced red onions. Include seasonal vegetables for variety throughout the year.



#### Try a stir-fry

Stir-fry vegetables like carrots, shredded cabbage, greens, and low-sodium jarred mushrooms for a quick meal. Add some tofu as a protein source.



#### Spruce up your sandwich

Add spinach or some thinly sliced sweet onions to your favorite sandwich or wrap for extra flavor and a little crunch.



#### Go for a dip or a dunk

Enjoy baked potato wedges, cucumber slices, or cauliflower pieces with a homemade Italian dressing or dunked into a low-fat dip or hummus.



#### Take vegetables on the go

Carry along some crunchy carrot, celery, or jicama sticks. A small container of cherry tomatoes or sugar snap peas also makes an easy snack.





### Vary Your Protein Routine



Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what protein foods to eat, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



#### Include protein in your snack

Try peanut or nut butter as a dip for apple or celery slices, or as a spread on whole-grain crackers. A hard-cooked (hard-boiled) egg with a dash of pepper also makes a good protein snack.



#### Keep seafood on hand

Canned seafood, such as salmon, tuna, or crab, is quick to prepare and enjoy. Canned items also store well.



#### Add protein to your salad

Grilled chicken or shrimp adds tasty protein to a salad of mixed greens. Chickpeas or black beans are delicious, budget-friendly options, too.



#### Take protein on the go

Pack a mixture of unsalted nuts and sunflower seeds for a crunchy snack. Add some dried fruit like raisins, cranberries, or chopped dates for a touch of sweetness.



#### Get creative with beans, peas, and lentils

Make chili or stews with kidney or pinto beans, have a bowl of split pea soup for lunch or dinner, or enjoy lentils as a side dish. Check online for recipe ideas.



#### Serve up lean beef

Broil lean beef cuts like sirloin, top round, or flank steak. Sliced into strips, they're great over greens, in a sandwich, or as is.





### **Meal Planning**



Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When planning meals, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



#### See what you have

Plan meals that use foods you already have. Look in your freezer, cabinets, and refrigerator, and be sure to check expiration dates.



#### Map out your meals

Write out the meals you plan to eat for the week and use it as a guide. Be sure to list beverages and snacks, too.



#### Find balance

Plan your meals so you eat from all five food groups—fruits, vegetables, grains, protein foods, and dairy or fortified soy products—every day. When planning, be aware of added sugars, saturated fat, and sodium by reading the **Nutrition Facts label**.



#### Think about your schedule

Prepare meals and sides—including whole grains, vegetables, and beans—on the weekends when you may have more time. This will help during busy weekdays.



#### Make a grocery list

Start by listing ingredients for the meals you plan to make and then cross off items you already have. Buying for the week can help you make fewer shopping trip.



#### Love your leftovers

Prepare enough of a dish to eat multiple times during the week or freeze some to enjoy later. Making leftovers part of your plan can save you time and money.







### Eat Healthy on a Budget.

Healthy eating is important at every age—and can be done on a budget. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



#### Plan, plan, plan

Plan your meals for the week based on your food budget and make a grocery list that includes staples and perishables. Save money by buying only what you need.



#### Compare similar products

Locate the "unit price" on the shelf sticker near the item price. Compare different brands and sizes for the best money-saving option.



#### Stretch your food dollars

Add beans and canned or frozen vegetables to bulk up your meals and make your food dollars go farther. You will reap the benefits of extra fiber, vitamins, and nutrients while feeling full.



#### Grow your own in your home

Grow herbs like basil and oregano inside your home for a fraction of the price. Small gardens can be grown on a windowsill or a kitchen counter.



#### Buy in bulk

Save money by buying larger quantities of foods that store well like whole grains, canned or dried beans, and frozen vegetables. Don't overbuy foods that you will throw out later.



#### Look for on-sale produce

Grocery stores rotate their sales and buying what is on sale is a great way to save money and get variety. Do the same with frozen and canned items.



## Start simple



## **Healthy Eating for Older Adults**

Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



#### Make eating a social event

Enjoy meals with friends or family members as often as possible. Take advantage of technology to enjoy meals virtually with loved ones in different cities or States.



#### Drink plenty of liquids

You may not always feel thirsty when your body needs fluids, and that's why it's important to drink beverages throughout the day. Enjoy coffee and tea if you like, or some water, milk, or 100% juice.



#### Add a touch of spice

Limiting salt is important as you get older. Fresh and dried herbs and spices, such as basil, oregano, and parsley, add flavor without the salt.



#### Make the most of your food choices

Older adults need plenty of nutrients but fewer calories, so it's important to make every bite count. Foods that are full of vitamins and minerals are the best way to get what you need.



#### Be mindful of your nutrient needs

You may not be getting enough nutrients such as calcium, vitamin D, potassium, dietary fiber, vitamin B12, and also protein. Read the Nutrition Facts label on packaged foods and also speak with your healthcare provider about possible supplements.



#### Keep food safe

Discard food if it has an "off" odor, flavor, or texture. Refer to the "use by" dates for a guide to freshness. Canned or frozen foods store well if shopping trips are difficult.



# We want YOU to join

## text2bwellsc



# TEXT "2bwellsc" TO 77948 and get weekly text messages on topics like:

- Quick and easy healthy recipes
- How to choose lean protein
- Tips on using less salt

- Healthy beverage options
- Fun ideas to bo more creative
- Creative budget saving tips



