



A CLOSER LOOK AT

*Demystifying the
Department of Social Services
& MO HealthNet*

By Carly Dibben

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The best way to solve any mystery is to ask questions.

So, let's start asking.

DID YOU KNOW?

MO HealthNet is more commonly known as **Medicaid**.

What is *DSS* and *MO HealthNet*?

The Department of Social Services is a state agency that provides qualifying Missouri residents with public assistance, health care coverage, and protective welfare services.

MO HealthNet (Medicaid) provides health care coverage for Missouri's low-income and vulnerable citizens.

The benefits provided are needs-based, requiring applicants to meet certain criteria to

qualify. Those that do meet the criteria benefit greatly by receiving cash benefits and affordable health care through a variety of programs.

In fiscal year 2021, over 1 million Missouri residents were enrolled in MO HealthNet services, and DSS spent over \$10 billion in MO HealthNet benefits alone. Over \$1 billion of those dollars went to skilled nursing facility care. Another \$1.4 billion paid for pharmacy services, and \$2.5 billion paid for managed care payments.

All three of these MO HealthNet programs are available to qualifying aging Missourians.

1,030,053

Number of people enrolled for MO HealthNet services. (FY2021 • dss.mo.gov)



What *eligibility requirements* do Missouri seniors need to meet to qualify for MO HealthNet?

The basic eligibility requirements for MO HealthNet benefits for candidates are:

- Age 65 or older.
- Monthly income criteria based on level of care.
- Limited assets with the exemption of: home, one personal vehicle, and personal items.
- Missouri resident that intends to remain in the state.
- U.S. citizen or eligible qualified non-citizen.

While these are the basic eligibility requirements, some programs might have additional qualifying criteria such as place of residence, who is residing with the recipient, level of care the recipient needs, and who provides that care.

70%

Of seniors will need some type of long-term care.

(LongTermCare.gov)

3.7

Average yearly stay for **women** in long-term care facilities.

(LongTermCare.gov)

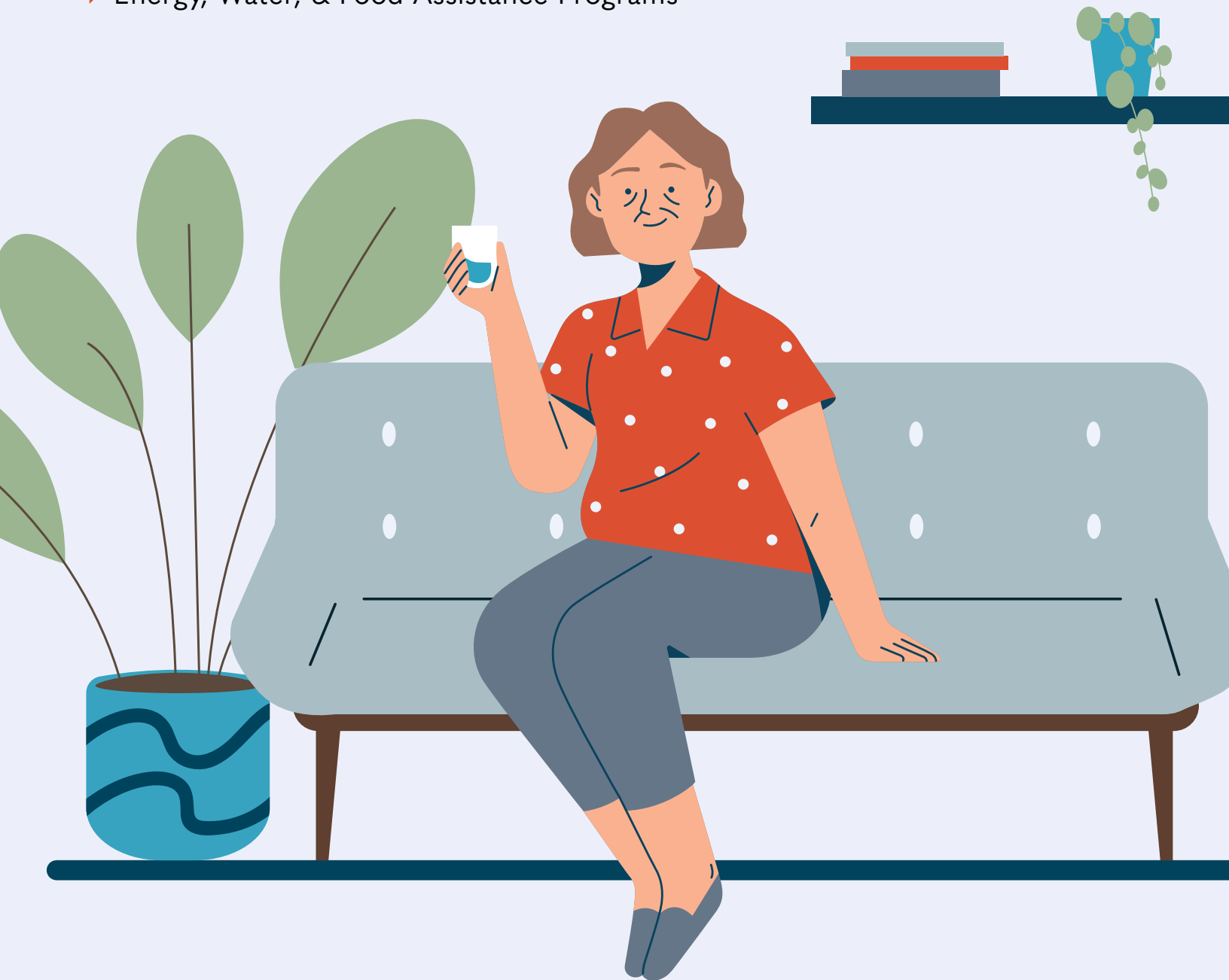
2.2

Average yearly stay for **men** in long-term care facilities.

(LongTermCare.gov)

What are the programs for Seniors Living in the Community & Independent Living?

- ▶ Aged, Blind, & Disabled
- ▶ Waiver Programs
- ▶ Energy, Water, & Food Assistance Programs



Aged, Blind, & Disabled (ABD)

Most people know Missouri's Aged, Blind, and Disabled program as Regular Medicaid. The ABD Program provides Missouri residents over the age of 65 and residing in their home with long-term care services through two programs: Home and Community Based Services and Consumer Directed Services.

Both are entitlement programs, which means they are available to all eligible MO HealthNet recipients. The goal is to provide senior Missourians the opportunity to remain in their homes with direct care supports.

Home and Community Based Services (HCBS)

The first of the ABD programs, HCBS is geared toward all MO HealthNet recipients who require some level of facility care but choose to remain in their private home instead of moving to a facility.

HCBS provides supports to unpaid caregivers by funding adult day care, respite care, some nursing services, personal care assistance, meal delivery, and housekeeping.

Consumer Directed Services (CDS)

Missouri's CDS program is another program that falls under ABD. CDS serves the physically disabled residing in their homes wishing to manage their own care. Participants in this program must be able and willing to coordinate their own care.

This program gives them the opportunity to hire, train, and supervise who provides their personal care services, such as bathing, grooming, toileting, medication management, light housekeeping, meal preparation, and transportation to medical appointments.

Recipients can hire friends and family members as their direct care providers, with the exception of legally responsible relatives, such as spouses and legal guardians. Friends and family members hired

must register as a CDS provider with the Missouri Medicaid Audit and Compliance Unit in order to be compensated for the care they provide.

Waiver Programs

Waiver programs are not entitlement programs. These programs have additional restrictions for qualification and are limited in the number of active participants. It is not uncommon for applicants to be placed on a waiting list due to capacity limits.

Two community-based waiver programs available to seniors are Aged and Disabled Waiver and Structured Family Caregiving Waiver.

Aged and Disabled Waiver (ADW)

ADW is available to MO HealthNet recipients over the age of 65 and disabled recipients between the ages of 63 to 64 requiring skilled nursing care. Similar to Home and Community Based Services, ADW provides relief and support to unpaid caregivers.

Participants must live in a private home in the community and require skilled nursing level of care.

Services provided through ADW include case management, respite care, adult day health care, housekeeping, and meal delivery.

Structured Family Caregiving Waiver (SFCW)

SFCW provides funding to pay for long-term care services and supports for MO HealthNet recipients with Alzheimer's disease and other related dementias.

Recipients must reside with their caregivers in a private home located in the community. SFCW differs from Consumer Directed Services in that it allows spouses and legal guardians to act as the caregiver.

Caregivers are financially compensated through SFCW as long as they continue to reside with the recipients and are employed by a provider agency enrolled with DSS.

Energy, Water, and Food Assistance Programs

Missouri's Department of Social Services also offers programs to defray household expenses, such as energy costs, water and sewer services, and groceries. While these are not MO HealthNet programs, they are also needs-based and have similar eligibility criteria.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP includes two programs that provide energy assistance to low-income families: the Energy Assistance Program and the Energy Crisis Intervention Program. Applicants for both programs must be Missouri residents responsible for paying household utilities, have less than \$3,000 in available cash assets, and meet income guidelines based on the size of the household.

Energy Assistance Program (EAP)

EAP offers one-time payment assistance for heating and cooling costs. For EAP, the year begins October 1 and ends September 30.

Applications for households that contain a disabled person or person over the age of 60 can be submitted on or after October 1 and are processed within 30 business days. All other households can submit after November 1st.

The number of people in the household, total household income, and energy source utilized to heat or cool the home are all taken

into consideration during the determination process and will dictate the amount of assistance approved.

Energy Crisis Intervention Program (ECIP)

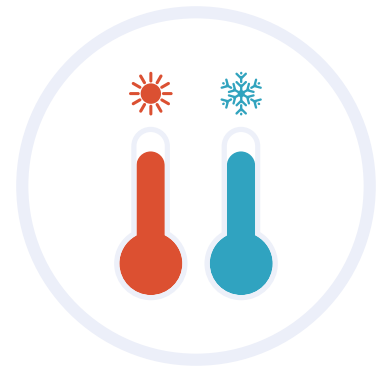
ECIP utilizes the same application as the EAP, but the application will be flagged as a crisis situation and expedited for review. In addition to meeting the criteria for the EAP, applicants must also have experienced an uncontrollable loss of income or will experience a life-threatening situation if energy services are lost.

Assistance limits for this program are currently set at \$1,600 during winter months and \$1,200 during summer months. ECIP assistance is only available for as long as funds are available. Once program funds are exhausted, applicants must wait until the start of the next program year to apply again.

Low Income Household Water Assistance Program (LIHWAP)

Similar to the energy assistance program, LIHWAP provides one-time payment assistance for water and sewer costs. The program year begins November 1 and ends September 30. Eligibility requirements and approved assistance are based on the same factors as Low Income Home Energy Assistance Program, described above.

Assistance is available to pay disconnection and reconnection



fees, disconnection notices, past-due bills, and current bills. LIHWAP caps out at \$750. Funds for this program are limited and will replenish at the start of the program year.

Supplemental Nutrition Assistance Program (SNAP)

SNAP is a DSS program that addresses food insecurities for Missouri residents. This monthly benefit loads funds to an Electronic Benefit Transfer (EBT) card to purchase groceries.

EBT cards work similarly to debit cards; however, they can only be used to purchase food and food products and may not be used to withdraw cash.

As with all DSS and MO HealthNet programs, SNAP is a needs-based program, and assistance amounts are based on income, number of people in the household, ages of the residents, and whether anyone in the household is disabled.

Applications will only be processed with all required supporting documentation attached and generally take 10 days to process. Determination can be expected within 30 days. SNAP is available to those who reside in the community and independent living communities.

Over \$10 Billion

Amount DSS spent in MO HealthNet benefits alone.

(FY2021 • dss.mo.gov)

Resources

Scan the codes to learn more about these programs:

Low Income Assistance Programs: (855) 373-4636



Supplemental Nutrition Assistance Program Application:



Where to Apply for MO HealthNet:



What are the programs for Residents of Assisted Living & Residential Care Facilities?

- ▶ Supplemental Nursing Care Assistance
- ▶ Personal Care Units



Supplemental Nursing Care Assistance (SNC)

DSS and MO HealthNet benefits are not limited to those living in private homes in the community. SNC assistance offers benefits to those who reside in licensed assisted living facilities and residential care facilities.

While these facilities provide residents some support with activities of daily living, such as medication management and oversight, they are not considered nursing care.

The goal of this program is to provide MO HealthNet recipients who require some additional supports the opportunity to choose to receive care in an assisted living facility or residential care facility instead of having to move to a skilled care facility.

Assisted living facilities and residential care facilities are less expensive and restrictive compared to skilled nursing facilities, offering more autonomy to residents. This is often a preferred option for seniors who only need minimal supports. The benefits available through SNC are Cash Grant, Personal Spending, and Personal Care Units.

Cash Grant and Personal Spending

Cash Grant and Personal Spending are both cash benefits that help defray living expenses for facility residents.

Cash Grant benefits are currently \$292 monthly for assisted living facilities residents and \$156 for residential care facilities residents. Personal Spending is an additional

\$50 provided for personal needs to all assisted living facilities and residential care facilities MO HealthNet recipients. Cash Grant and Personal Spending tend to go hand in hand. If an applicant is approved for the Cash Grant, they will also be approved for Personal Spending.

Personal Care Units (PCUs)

PCUs are available to residents who require more care than is typically provided in an assisted living facilities or residential care facilities setting, but not so much additional care that necessitates the resident move to skilled care.

The facility will request that an evaluation of the resident's care needs be completed on behalf of the resident, which is then reviewed by MO HealthNet.

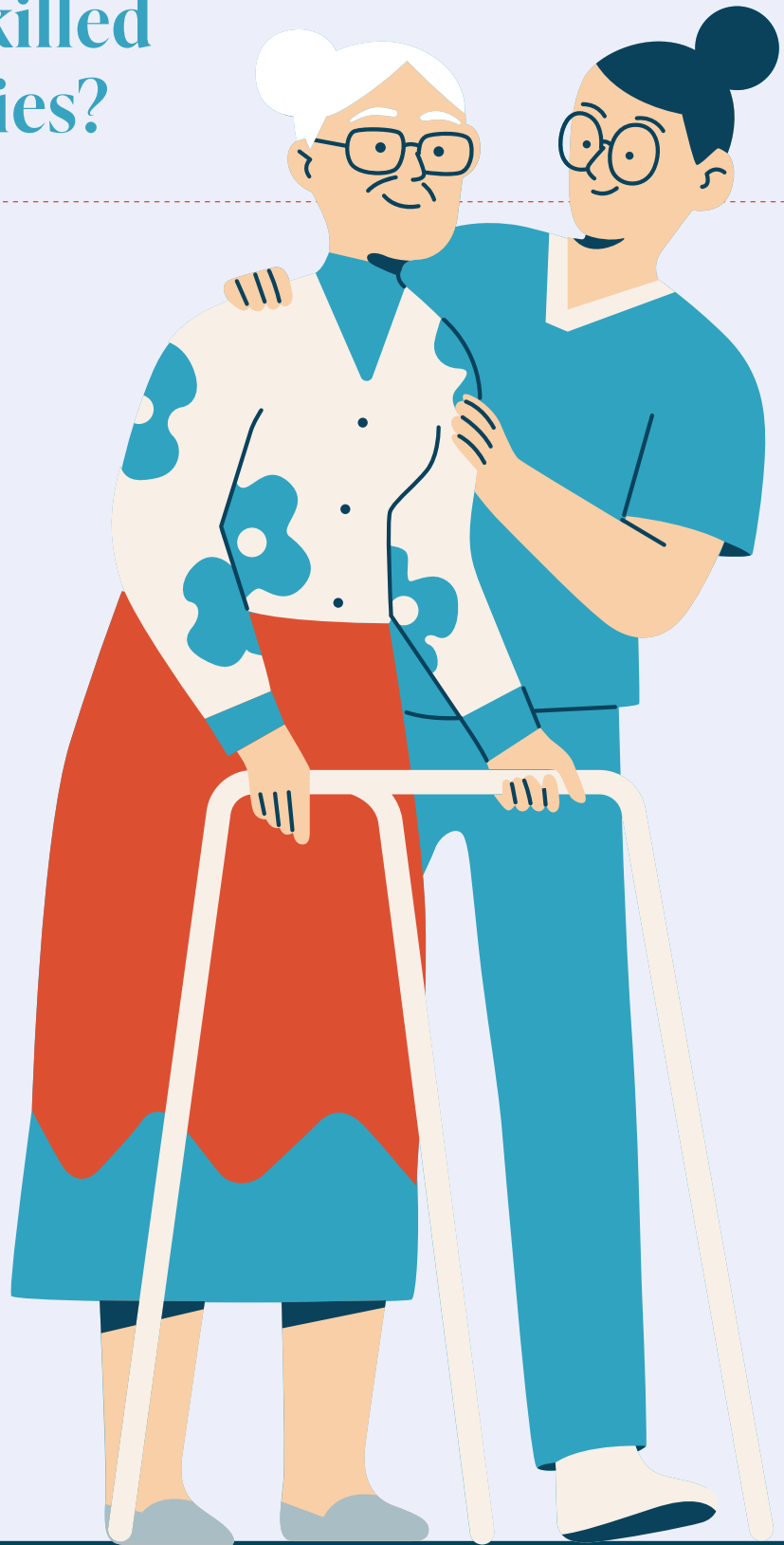
The benefit amount approved is based on the amount of additional care the facility is providing the resident. Unlike the Cash Grant and Personal Spending benefits, the funds are paid directly to the facility. In some cases, the funds are applied to the resident's monthly facility rent, resulting in a lower out-of-pocket cost each month.

DID YOU KNOW?

Approval for SNC can also assist with Medicare Part B premiums and prescription medication expenses.

What are the programs for Residents of Skilled Nursing Facilities?

► Nursing Home Coverage



Nursing Home Coverage

Skilled Nursing is the highest level of care available and also the most expensive. The cost can be daunting and financially devastating. It can be frightening, causing residents and their loved ones to worry how they'll be able to continue to afford the care they require.

MO HealthNet will cover the cost of a skilled nursing facility once the resident has exhausted available assets paying for his/her care. This program requires the MO HealthNet recipient apply the sum of his/her monthly income toward the facility cost, minus \$50 for personal care items.

Nursing Home Coverage will also permit some residents to retain a portion of their income to pay for their existing supplemental insurance policy in an attempt to reduce the benefit amount needed from MO HealthNet for health care and pharmacy costs.

In the event the resident's spouse still resides in the community, a division of assets will be completed, allowing the community spouse to retain a majority of the joint assets and a portion of the resident's income.

Applications are typically processed within 90 days, and benefits will back pay to the date of application in some cases.

MO HealthNet division of assets is extremely important for families to explore when one spouse is in skilled-care and the other is in community. Scan the QR code to find out more.

▶ dss.mo.gov/fsd/spousi.htm



Resources

Health.mo.gov/seniors

Health.mo.gov/seniors is a resource for senior service information. While there is a lot of information to be found on the site, there are two particularly useful resources in locating and evaluating care providers:

Show Me Home Care and Rehab

▶ <https://healthapps.dhss.mo.gov/showmeltc/defaultahc.aspx>

Show Me Long Term Care in Missouri

▶ healthapps.dhss.mo.gov/showmeltc

Both sites allow you to search by County, City or Zip Code for a list of providers in the area selected.

It is a quick way to compile a list of licensed providers along with the most current State of Missouri inspection. In the case of Show Me Long Term Care in Missouri, it will also help show level of care, such as assisted living or skilled care.

Medicare.gov

Medicare.gov is a resource for seniors or those assisting seniors locating and navigating health care systems, which could include home health care services, hospitals, nursing homes, hospice, etc.

This site allows you to search by Street, Zip Code, City or State compiling a list based on the criteria you select.

▶ [medicare.gov/care-compare](https://www.medicare.gov/care-compare)

Are there programs for All Levels of Care?

- ▶ MO HealthNet Managed Care
- ▶ Blind Pension



MO HealthNet Managed Care (MHC)

MHC provides health care and pharmacy benefits. The program operates like a typical Health Maintenance Organization (HMO), allowing participants to choose a MO HealthNet Managed Health Care (MHC) plan.

There are currently three plans from which to choose. As with any HMO, participants are locked into their coverage for a year with the opportunity to change plans during the annual open enrollment period.

Regardless of where you reside, those who qualify for a MHC plan receive coverage for hospitalization and pharmacy expenses. MHC benefits are needs-based and can be conditionally approved with a spenddown.

A spenddown is a set amount the recipients must pay out of pocket each month toward their health care needs before MHC coverage will begin.

Blind Pension

This program provides a monthly cash grant and MO HealthNet MHC coverage to blind MO HealthNet recipients who do not qualify for Social Security Income benefits.

\$2.52 Billion

Amount DSS spent in
MO HealthNet paid for
managed care payments.

(FY2021 • dss.mo.gov)

Acronyms Decoded

ABD

Missouri's Aged, Blind, and Disabled Program

ADW

Aged and Disabled Waiver

CDS

Consumer Directed Services

EAP

Energy Assistance Program

ECIP

Energy Crisis Intervention Program

HCBS

Home and Community Based Services

LIHEAP

Low Income Home Energy Assistance Program

LIHWAP

Low Income Household Water Assistance Program

MHC

MO HealthNet Managed Care

PCU

Personal Care Units

SFCW

Structured Family Caregiving Waiver

SNAP

Supplemental Nutrition Assistance Program

SNC

Supplemental Nursing Care Assistance

The Logistics: What, where, how?

- ▶ Supporting Documentation
- ▶ Eligibility Requirements
- ▶ Application Help



What documents do I need to support my application?

Since MO HealthNet is a needs-based benefit, the application for benefits must be accompanied by supporting documentation.

Applicants will be asked to provide documents to verify:



Additional documentation might be requested depending on the program. It is also important to keep in mind that all DSS and MO HealthNet programs require periodic review of the applicant's ongoing financial need.

These documents will be needed for those reviews as well. Recipients also have the responsibility to report any changes in income and significant changes to their health and living situation as they occur.

Identity

- Driver's License
- Pay Stub
- State or Federal ID
- School ID

Income

- Pay Stubs
- Letter From Employer or Training Program
- Letter From School

Disability

- SSA Disability or SSI Determination Letter
- Statement From Doctor
- Disability Letter From the Veteran's Administration

Liquid Resources

- Bank Statements

Assets

- Deeds For Real Property
- Property Tax Statement
- Mortgage Statement
- Life Insurance Policy With Statement of Cash Surrender Value
- Investment Accounts

Residency

- Lease
- Rent Receipt
- Utility Bills
- Mortgage Statement

Medical Expenses

- Medical Bills
- Insurance Premium Notice
- Pharmacy Receipts

Relationship

- Power of Attorney
- Guardianship
- Conservatorship
- Marriage Certificate
- Divorce Decree



“It's never too late, until it's too late.
*Delaying your plans will limit
your options in the future.*”

— Joseph Langworthy, Attorney Specializing in Estate Planning & Elder Law



How can I ensure I *meet* eligibility requirements?

This is a tricky question to answer since eligibility differs between benefit programs. Available assets and exceeding income limits often disqualify applicants at first — this does not mean the applicant will never qualify. Eligibility will change as the applicant utilizes available assets for care and as the level of care required changes.

However, there are some actions that will disqualify applicants from the majority of DSS and MO HealthNet programs regardless of their lack of assets, limited income, and their care needs. According to Joseph Langworthy, an attorney who specializes in estate planning and elder

law, one of the most common reasons for disqualification is transfer of assets.

Langworthy stresses the best approach to ensure you remain eligible for needs-based benefit programs is to work through the numbers. Look at your assets and income and consider how they apply to asset limits. He further noted that there is a 5-year lookback period for MO HealthNet applicants. Any significant transfer of assets made in that time will affect when an applicant might qualify for benefits, if at all.

Langworthy's advice is to start planning for long-term care as soon as possible. For those who have not started planning he says, “It's never too late, until it's too late.” Delaying your plans will limit your options in the future.



Where can I get *help applying?*

According to Trish Luther, Community Options & Service Manager for Aging Best, applications for all DSS and MO HealthNet programs can be completed online. Aging Best is one of the 10 Area Agency on Aging offices serving Missouri seniors. She further explained that if an applicant doesn't have access to a computer, a paper application can be completed.

Regardless of online or on paper, the application process for any of these programs can be intimidating and overwhelming. Understanding eligibility requirements and ensuring you provide the correct supporting documents can be exhausting. The good news is — there is help available. Luther explained that all Area Agency on Aging offices throughout Missouri can assist applicants with completing and submitting

their applications. They offer a myriad of other services as well and are an excellent resource for Missouri seniors.

Other potential sources for help in the application process are assisted living facility and residential care facility directors.

Toni Holcomb, a facility director in southeast Missouri, stated she regularly assists residents and potential residents through the application process for DSS, MO HealthNet, and VA benefits. Holcomb reports that she also helps them organize supporting documentation and submit the applications once they are complete.

When asked what tips she offers MO HealthNet applicants, Holcomb advised that it is wise to wait until the applicant falls within eligibility requirements, and the best time to start the application process is about a month before assets are exhausted.

After all is *said and done...*

Many people avoid conversations about finances and plans for future care because those conversations can be difficult and uncomfortable. However, they are necessary to ensure you and your loved ones receive the care and supports needed in the place of your choosing. Knowing what benefits are available through DSS is a starting point. Solving the mystery of DSS and MO HealthNet can help guide your financial choices to ensure funding for your future care.

Community Options and Service Manager for Aging Best, Trish Luther, says Area Agency on Aging offices throughout Missouri **can assist applicants with completing and submitting their applications.**

DID YOU KNOW?

Area Agency on Aging *Missouri Offices*

1616 Southridge Drive, Suite 203 • Jefferson City, MO 65109
573-668-8824 • ma4web.org

Senior Age AAA

1735 S Fort Ave., Springfield, MO 65807
(417) 862-0762 • (800) 497-0822

Counties Served: Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Lawrence, Oregon, Ozark, Polk, Taney, Texas, Shannon, Stone, Webster, and Wright

Aging Matters

1078 Wolverine, Suite J, Cape Girardeau, MO 63701
(573) 335-3331 • (800) 392-8771

Counties Served: Bollinger, Butler, Cape Girardeau, Carter, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, Reynolds, Ripley, St. Francois, Ste. Genevieve, Scott, Stoddard, and Wayne

Care Connection for Aging Services

106 W. Young Street, Warrensburg, MO 64093
(660) 747-3107 • (800) 748-7826

Counties Served: Carroll, Cedar, Chariton, Bates, Benton, Henry, Hickory, Lafayette, Pettis, Saline, St. Clair, and Vernon

Young at Heart Resources

809 North 13th Street, Albany, MO 64402
(660) 240-9400 • (888) 844-5626

Counties Served: Andrew, Atchison, Buchanan, Caldwell, Clinton, Davies, Dekalb, Gentry, Grundy, Harrison, Holt, Linn, Livingston, Mercer, Nodaway, Putnam, Sullivan, and Worth

Northeast MO AAA

815 N. Osteopathy, Kirksville, MO 63501

(660) 665-4682 • (800) 664-6338

Counties Served: Adair, Clark, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby, and Warren

Aging Best

201 W. Broadway, Suite 1-E, Columbia, MO 65201

(573) 443-5823 • (800) 369-5211

Counties Served: Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Gasconade, Howard, Laclede, Maries, Miller, Moniteau, Morgan, Phelps, Pulaski, Osage, and Washington

Mid-MO Regional Council AAA

600 Broadway Suite 200, Kansas City, MO 64105

(816) 421-4980 • (800) 593-7948

Counties Served: Cass, Clay, Jackson, Platte, and Ray

Aging Ahead

14535 Manchester Road, St. Louis, MO 63011

(636) 207-0847 • (800) 243-6060

Counties Served: Franklin, Jefferson, St. Charles, St. Louis, and St. Louis City

St Louis AAA

1520 Market St., 4th Flr., Rm. 4065, St Louis, MO 63103

(314) 612-5918 • (877) 612-5918

Counties Served: Franklin, Jefferson, St Charles, St. Louis, and St. Louis City

Region X AAA

531 E. 15th. Street, Joplin, MO 64804

(417) 781-7562

Counties Served: Barton, Jasper, McDonald, and Newton

MASONIC HOME
OF MISSOURI
NUMBERS

32

AGE OF THE MASONIC
HOME OF MISSOURI
LONG-TERM FINANCIAL
ASSISTANCE PROGRAM.

92%

The total of FY2022 financial assistance
that went to long-term clients.

35%

Of current long-term clients
assisted for 7 or more years.

77

Average age of Long-Term
Financial Assistance clients.

6

Number of states
with clients
receiving assistance.

*(All with Missouri
memberships)*

17

The number of years assisting
our longest running client.

\$2,856 >

Average monthly long-term
assistance provided to
current clients in facilities.

NATIONAL NUMBERS

10,000

BABY BOOMERS
REACH AGE 65
EVERY DAY

(census.gov)

Roughly **516** of the
1,161 facilities in
Missouri participate
in the Federal
Medicaid and/or
Medicare programs.

(bit.ly/genx-source)

9%

Of total 2021 national
giving came from bequests.

(Giving USA 2022)

\$160B

Has been set aside in
Donor Advised Funds.

(National Philanthropic Trust 2021
DAF Report)

\$4,500

Average monthly cost of
community and assisted living.

(Genworth.com; 2021)

Are you between 43 and 58 years old?

Gen X: This is for you...

According to data from 2020: “The baby boomer generation is the second-largest in the country, and now many are finding themselves in a position of needing help from their adult children,” said GoHealth CEO & Co-founder, Clint Jones. “For those in this role, over half were prompted following a parent’s significant medical event. And many are spending thousands of their own money to fund their parents’ health care bill. This can put a serious strain on financial stability.”

It is time for this generation to access information to support their role. We know time is valuable in this fast paced world we live in.

Quick Access Platforms

Follow DSS on Facebook:



Watch short YouTube videos:



Follow the Masonic Home social accounts to stay connected:



Instagram



Facebook

Information on this page was found at <https://bit.ly/genx-source>

DID YOU KNOW?

Gen Xers spend **11.5 hours** per week managing their parents' health care and estimate they'll spend **14-16 years** in assisting their parent(s).

3 in 5 Gen Xers began assisting after a parent suffered a serious medical event.

7 in 10 Gen Xers help pay their parents' medical bills.

Roughly **2 in 5** Gen Xers have spent more than **\$10,000** of their own money in the last year.



How can the *Masonic Home* *help you?*

One thing is clear — navigating DSS and MO HealthNet is complex. The goal of this special section is to provide you with an easily accessible resource on DSS and MO HealthNet and what options are out there. In addition, we want to encourage you to reach out to the Masonic Home, and here is why.

Early conversations lead to easier outcomes with less unknowns and less stress. Whether you or someone you know is in need of immediate help or you want to make plans for the future and better

understand what options are available, calling the Masonic Home is the right place to start.

Reach out to our caseworkers. They are here to answer your questions and take the time to walk you through levels of care, state assistance and how the Masonic Home's programs can assist you. As Past Grand Secretary John D. Vincil, 1890 stated, "One of the sweetest, as well as one of the dearest, of all words in our language is 'HOME'."

Our Long-Term Financial Assistance Program exists to

assist eligible seniors to remain in their homes, apartments or preferred independent or assisted living facilities. This program can provide monthly assistance, but it can also provide single payments for expenses such as dental work, medical bills, or hearing aids.

Circumstances can change leaving the best laid plan derailed. Connecting with the Masonic Home to start planning, or to apply for assistance, is a great way to get on track for a secure road ahead.

For more information, or to begin the process of applying for assistance, please call the Masonic Home at (800) 434-9804 and request to speak to one of our financial assistance case workers to discuss your needs and specific situation. Alternatively, the initial application can be found on our website at mohome.org/financial-programs.

The Masonic Home provided
\$1.1 million in long-term financial
assistance during FY 2022.



(800) 434-9804 • mohome.org