

MONEY AND HELP YOU'RE OWED

The Unclaimed-Benefits Checklist

Billions in benefits go unused every year — here's how to find what you qualify for. A plain-English checklist from the team at Healthvocate.

~\$30B
in benefits unclaimed yearly (NCOA)

2,000+
programs may apply to you (NCOA)

Millions
miss benefits they qualify for (NCOA)

Benefits go unclaimed not because people don't qualify, but because programs are scattered across dozens of agencies, applications are confusing, and no one tells you you're eligible (**NCOA**). This checklist maps the major categories — so you can find what's yours.

Where help hides — and where to start

Benefit area	What it may help with	Where to start
Food & nutrition (SNAP)	Monthly money for groceries.	Your state SNAP office, or dial 211.
Medicare costs (MSP, Extra Help)	Premiums, deductibles, drug costs.	SSA.gov, Medicare.gov, or your local SHIP.
Prescription help	Free or lower-cost medications.	Manufacturer programs; NeedyMeds.
Energy & utilities (LIHEAP)	Heating, cooling, and energy bills.	Your state LIHEAP office, or dial 211.
Health coverage (Medicaid)	Low-cost or free health coverage.	Your state Medicaid or HealthCare.gov.
Income support (SSI)	Monthly cash for limited-income seniors/disabled.	SSA.gov.
Property tax & housing	Property-tax relief, rent or repair help.	County assessor; local housing agency.
Veterans benefits	Health care, pension, aid & attendance.	VA.gov or an accredited VSO.

Eligibility and programs vary by state, age, income, and household. A free screener like NCOA's BenefitsCheckUp — or calling 211 — can check many at once.

How to claim what you find

- 1 Gather your basics.**
Most programs ask for income, household size, age, and key expenses (rent, utilities, medical). Having these ready speeds every application.
- 2 Start with a free screener.**
Tools like NCOA's BenefitsCheckUp or dialing 211 check dozens of programs at once — so you're not hunting agency by agency.

- 3 **Apply to each program separately.**
There's no single application; each program has its own. Note where and how to apply for each one you may qualify for.
- 4 **Keep proof and follow up.**
Save confirmation numbers and copies, and follow up if you don't hear back — applications stall and get lost.
- 5 **Recertify on schedule.**
Most benefits require periodic renewal. Calendar your recertification dates so you don't lose coverage.

Start here — free

NCOA BenefitsCheckUp: screens 2,000+ programs by ZIP and situation.

Dial 211: a free local hotline for benefits and assistance.

Area Agency on Aging: free, in-person help near you.

Medicare.gov / SSA.gov: official Medicare, SSI, and Extra Help.

Common mistakes

- Assuming you earn too much — limits are higher than people think.
- Checking one program and stopping.
- Letting benefits lapse by missing recertification.
- Paying a company for help you can get free.
- Not reapplying after an income or household change.

Find what's yours.

Healthvocate screens your situation against benefit programs you may qualify for — food, Medicare, prescriptions, utilities, and more — and shows you what to check and where to apply, in plain English. Start free at [HealthVocate.com](https://www.healthvocate.com).

This guide is educational only and is not legal, financial, or benefits-eligibility advice. Healthvocate is not a government agency and is not affiliated with or endorsed by any benefit program. Eligibility, amounts, and programs depend on your income, age, household, and state and can change — verify with the program and official sources such as [Benefits.gov](https://www.benefits.gov), [Medicare.gov](https://www.medicare.gov), [SSA.gov](https://www.ssa.gov), or 211. Outcomes vary and no result is guaranteed. Source for statistics: National Council on Aging (NCOA).