

Your financial health may impact your overall health

Get help with these valuable tips and resources

Financial stability may be important to maintaining a healthy routine. Financial strain may impact where you live, the foods you eat, as well as getting medical care and prescriptions.

Trade-offs to financial security

Common trade-offs individuals experiencing financial stress may make are:

- Choosing less expensive foods that may be higher in salt and sugars compared to fresh foods
- Skipping meals to afford prescriptions or medical care
- Missing doctor's appointments due to lack of transportation
- Delaying household repairs that may put their safety at risk

According to the National Council on Aging:



1 in 3 seniors in the United States is struggling financially.¹

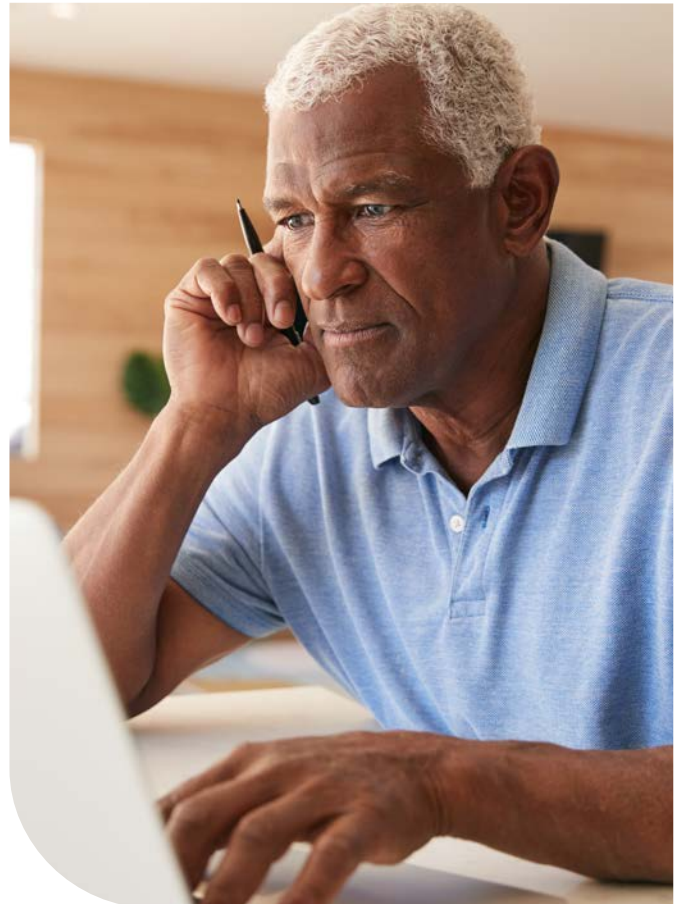


About half of senior households have no retirement savings.¹

Financial strain and its impact on stress

In the U.S., 2 out of 3 adults say their finances are a significant cause of stress in their life according to the American Psychological Association.² Having good financial health may decrease your stress levels and your risk for:³

- Depression and anxiety
- Heart disease
- Sleep problems



Humana Community Navigator

Humana Community Navigator is an online resource directory that lists thousands of resources and services, which may be available to you through government programs, community organizations or your medical insurance. This service is available in multiple languages and is used to locate available food assistance, loneliness resources and other free or reduced cost programs in your community.

[Humana.FindHelp.com](https://www.humana.com/findhelp)

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Resources to help your financial situation

Support from your health plan

Some health plans may provide eligible members with:

- Help enrolling in programs to reduce medical and prescription costs such as Medicare Savings Programs and Medicaid
- Plan benefits that provide food resources and assistance, including meal delivery
- Medical and/or nonmedical transportation services
- Assistance for housing quality and/or instability

Call the number on the back of your medical insurance ID card to see what plan benefits may be available.

Eldercare and Area Agencies on Aging

Find trustworthy, local support resources and services to help with needs like transportation, home care or meals, as well as caregiver training and education.

www.eldercare.acl.gov/Public/index.aspx

211 Helpline Center

Provides community information and referrals to social services for everyday needs and in times of crisis, including food and housing support. Calls are free and confidential. Dial **211**, 24 hours a day, 7 days a week.

www.helplinecenter.org

Connect2Affect

Connects people with local resources in relieving the financial burden of housing and finding a permanent home.

www.connect2affect.org/find-help



Housing assistance and support

Volunteers of America

Provides a range of support services including eviction prevention, emergency services, transitional housing and permanent affordable housing.

www.voa.org/find-housing

U.S. Department of Housing and Urban Development

Offers support in creating a long-term housing plan and connecting you with local resources.

www.hud.gov/findshelter

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Food assistance and support

Supplemental Nutrition Assistance Program (SNAP)

Provides money to purchase food at grocery stores, farmers markets and other retailers (formerly known as food stamps). In 2021, the average SNAP monthly benefit was \$216.⁴

www.fns.usda.gov/snap

Commodity Supplemental Food Program

Serves eligible, low-income seniors with a monthly food package.

www.fns.usda.gov/csfp/commodity-supplemental-food-program

Seniors Farmers' Market Nutrition Program

Offers vouchers for low-income people for farmers markets, farm stands and community-supported agriculture programs.

www.fns.usda.gov/sfmnp/senior-farmers-market-nutrition-program

Feeding America

Find local resources for feeding programs in your community. Resources and requirements vary by food bank.

www.feedingamerica.org/find-your-local-foodbank

Sources

1. Get the Facts on Economic Security for Seniors, National Council on Aging, 2021, <https://www.ncoa.org/article/get-the-facts-on-economic-security-for-seniors>.
2. Stress in America 2020, American Psychological Association, <https://www.apa.org/news/press/releases/stress/2020/sia-mental-health-crisis.pdf>.
3. Stress effects on the body, American Psychological Association, 2018, <https://www.apa.org/topics/stress/body>.
4. SNAP: Frequently Asked Questions, Snap to Health, 2021, <https://www.snapttohealth.org/snap/snap-frequently-asked-questions/>.

Humana has no affiliation with and does not endorse these organizations.

This information is provided for educational purposes only. It is not to be used for medical advice, diagnosis or treatment. Consult your healthcare provider if you have questions or concerns. Consult your doctor before beginning any new diet or exercise regimen.

Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion, or language. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
If you need help filing a grievance, call **877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resewva sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

فارسی (Farsi)

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wóda hí béesh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé nika'adoowó.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك