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We are privately owned and not affiliated or endorsed by any government agency. Newsletter Join 200,000+ subscribers for the latest updates on Veteran affairs and Government Benefits. 2025 Benefits.com All Rights Reserved The U.S. government operates dozens of programs designed to help adults navigate lifes challenges from paying for healthcare and groceries to finding housing and job training. These programs form a safety net that millions of Americans rely on, yet many people dont know whats available or how to access it. This guide breaks down the major federal benefit programs, explains who qualifies, and shows you how to apply. Whether youre facing unemployment, need help with medical bills, or want to go back to school, theres likely a program that can help. Two main websites can help you identify which programs might work for your situation: The official U.S. government benefits portal provides a directory of federal assistance programs. For a more personalized approach, try the Benefit Finder tool, which asks questions about your circumstances and suggests relevant programs. The Benefit Finder organizes programs by life events situations like losing a job, dealing with illness, or approaching retirement. This makes more sense than trying to navigate government agency names when youre facing a crisis. Your state social service agency is another key resource. These agencies manage many state-specific programs and handle federal programs at the local level. Search for [your state] social service agency or human services to find yours. Portal NameURLPurposeUSA.gov Benefits of federal assistance programsUSA.gov Benefit Finder benefit recommendations based on your situationState Social Service AgenciesSearch [state] social service agencyState-specific benefits and local administration of federal programs Healthcare costs represent one of the biggest financial challenges for American adults. The federal government offers several major programs to help people afford medical care. Medicare is the federal health insurance program primarily for people 65 and older. It also covers younger people with certain disabilities and those with end-stage kidney disease or ALS. About 67.3 million Americans were enrolled in Medicare as of April 2024. The program has grown significantly, with roughly half of beneficiaries now choosing private Medicare Advantage plans over traditional government-administered coverage. Medicare has four main parts: Part A (Hospital Insurance) covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health services. Most people dont pay a premium for Part A if they or their spouse worked and paid Medicare taxes for at least 10 years. Part B (Medical Insurance) covers doctor visits, outpatient care, medical equipment, and preventive services. Most people pay a monthly premium for Part B, which can be higher for people with higher incomes. Part C (Medicare Advantage) offers an alternative way to get Medicare benefits through private insurance companies. These plans must cover everything Original Medicare covers and often include prescription drugs and extra benefits like dental or vision care. About 50.4% of Medicare beneficiaries choose Medicare Advantage. Part D (Prescription Drug Coverage) helps cover prescription drug costs through private insurance plans approved by Medicare. Starting in 2025, theres a \$2,000 annual cap on out-of-pocket drug costs. Youre eligible for Medicare if youre 65 or older and you or your spouse worked for at least 10 years in jobs covered by Medicare taxes. You must also be a U.S. citizen or legal permanent resident who has lived in the U.S. for at least five years. People under 65 can qualify if theyve received Social Security disability benefits for 24 months, or immediately if they have ALS or end-stage kidney disease. If youre already getting Social Security benefits, youll be automatically enrolled in Medicare Parts A and B before you turn 65. If youre not getting Social Security yet, you need to sign up during your Initial Enrollment Period the seven months around your 65th birthday. You can apply online through Social Security, by calling 1-800-772-1213, or at a local Social Security office. Medicare PartWhat It CoversTypical CostsHow to Get ItPart A (Hospital)Inpatient hospital, skilled nursing, hospice, some home healthUsually premium-free if you paid Medicare taxes ~ 10 yearsAutomatic if getting Social Security; otherwise apply via Social SecurityPart B (Medical)Doctor visits, outpatient care, medical supplies, preventive careMonthly premium (varies by income); annual deductible and 20% coinsuranceAutomatic if getting Social Security (can decline); otherwise apply via Social SecurityPart C (Medicare Advantage)All Part A & B benefits; often includes Part D and extras like dental, visionMonthly premium varies by plan; copayments, coinsuranceChoose and enroll in a plan from private insurer approved by MedicarePart D (Prescription Drugs)Prescription medicationsMonthly premium varies by plan; annual deductible, copayments/coinsuranceChoose standalone plan or Medicare Advantage plan with drug coverage Medicaid provides health coverage to 71.1 million Americans with limited income and resources. Unlike Medicare, Medicaid is jointly funded by federal and state governments, with states setting their own eligibility rules within federal guidelines. Medicaid covers essential health services including hospital care, doctor visits, lab work, and home health services. States can choose to cover additional benefits like prescription drugs, dental care, and mental health services. Medicaid eligibility depends on your income, household size, family status, disability status, and age. Each state sets its own rules within federal guidelines. For most adults, children, and pregnant women, eligibility is based on Modified Adjusted Gross Income (MAGI) essentially your taxable income. The Affordable Care Act allowed states to expand Medicaid to cover nearly all adults with household incomes at or below 133% of the federal poverty level. For elderly, blind, or disabled individuals, different income and asset rules apply, generally based on Supplemental Security Income (SSI) program rules. You can apply for Medicaid through your states Medicaid agency or through HealthCare.gov. If the Marketplace determines you might qualify for Medicaid, your information gets transferred to your state agency. Youll need to provide documents showing your identity, Social Security number, income, citizenship status, and residency in the state where youre applying. FeatureMAGI Pathway (Most Adults, Children, Pregnant Women)Non-MAGI Pathway (Aged 65+, Blind, Disabled)Primary Income MethodModified Adjusted Gross Income (MAGI)Based on Supplemental Security Income (SSI) rulesAsset Test?No asset test allowedAsset/resource test typically appliesKey Population GroupsChildren, pregnant women, parents, ACA expansion adultsIndividuals 65+, individuals with blindness or disabilities The Health Insurance Marketplace lets individuals and families compare and buy private health insurance plans. All plans cover essential health benefits including emergency services, maternity care, mental health services, and prescription drugs. Insurance companies cant deny coverage or charge higher premiums based on pre-existing conditions. Young adults can usually stay on their parents plans until age 26. Anyone living in the U.S. who is a citizen, national, or lawfully present non-citizen can use the Marketplace. You cant have Medicare coverage. Financial help depends on your household income: Premium Tax Credits are available for individuals and families with incomes between 100% and 400% of the federal poverty level. These credits lower your monthly premiums. Enhanced subsidies currently extend help to people with higher incomes through 2025. Cost-Sharing Reductions help lower out-of-pocket costs like deductibles and copayments if your income is between 100% and 250% of the poverty level and you choose a Silver plan. You can apply online at HealthCare.gov, by phone at 1-800-318-2596, or with help from local navigators, brokers, or certified enrollment counselors. The main enrollment period runs from November 1 to January 15 each year. You can enroll outside this period if you have a qualifying life event like losing job-based insurance, moving, getting married, or having a baby. Type of HelpIncome EligibilityHow It HelpsKey DetailsPremium Tax CreditsTypically 100%-400% FPL (enhanced eligibility may apply)Lowers monthly health insurance premiumAmount varies by income; enhanced subsidies currently through 2025Cost-Sharing Reductions100%-250% FPLLowers out-of-pocket costs like deductibles, copaymentsMust enroll in Silver plan; provides extra savings when you get care The Consolidated Omnibus Budget Reconciliation Act (COBRA) lets you temporarily keep your employers group health plan if you lose coverage due to job loss, reduced hours, divorce, or other qualifying events. You typically pay the full premium plus a 2% administrative fee, making COBRA significantly more expensive than what you paid as an employee. Coverage usually lasts 18 months but can extend to 36 months in certain situations. Losing job-based coverage qualifies you for a Special Enrollment Period in the ACA Marketplace, which might offer more affordable options, especially if you qualify for premium tax credits. For more information, visit the Department of Labors COBRA page. Several federal programs provide financial stability for adults facing retirement, disability, unemployment, or family hardship. The Social Security Administration manages social insurance programs funded primarily through payroll taxes paid by workers and employers. Social Security retirement benefits provide foundational income when you retire. Over 52.6 million retired workers received benefits as of April 2025, with an average monthly payment of \$1,999.97. Eligibility requires earning credits by working and paying Social Security taxes. You need 40 credits (about 10 years of work) to qualify for retirement benefits. In 2025, you earn one credit for every \$1,810 in earnings, up to four credits per year. Your Full Retirement Age (FRA) depends on when you were born. For people born between 1943-1954, its 66. For those born in 1960 or later, its 67. You can claim benefits as early as 62 with a permanent reduction, or delay until 70 for increased payments. You can apply online through Social Security, by calling 1-800-772-1213, or at a local Social Security office. Social Security Disability Insurance provides monthly payments to people unable to work for a year or more due to disability. You must have worked recently enough to be insured for disability benefits. The Social Security Administration defines disability as inability to do any substantial gainful activity due to a medical condition expected to last at least 12 months or result in death. In 2025, substantial gainful activity means earnings of \$1,620 per month (\$2,700 if youre blind). Work requirements vary by age, but generally you need to have worked at least five of the last 10 years before your disability began. Apply online, by phone at 1-800-772-1213, or at a local Social Security office. The process requires detailed medical information and can take several months. As of April 2025, 7.2 million disabled workers received SSDI benefits, with an average monthly payment of about \$1,538. SSI provides monthly payments to adults and children who are disabled, blind, or 65 and older with very limited income and resources. Unlike Social Security benefits, SSI isnt based on work history; its funded by general tax revenues. Eligibility requires being 65+, blind, or disabled, plus having very low income and resources. For 2025, the federal payment is \$967 monthly for individuals and \$1,450 for couples. You cant have more than \$2,000 in countable resources as an individual (\$3,000 as a couple). You must be a U.S. citizen or qualified non-citizen and live in one of the 50 states, DC, or Northern Mariana Islands. Apply at SSA.gov, by calling 1-800-772-1213, or at a local Social Security office. About 7.4 million people received SSI payments in December 2023, with an average monthly payment of \$675. ProgramPurposeFunding SourceKey EligibilityAsset Test?Social Security RetirementIncome for retired workersPayroll taxesAge (62+), work credits (typically 40)NoSSDIIncome for disabled workers with work historyPayroll taxesDisability, work credits (varies by age)NoSSIIncome for aged, blind, or disabled with low incomeGeneral tax revenuesAge (65+) OR blind OR disabled; AND low income AND low resourcesYes (\$2,000 individual, \$3,000 couple) Unemployment Insurance provides temporary financial help to workers who lose jobs through no fault of their own. Each state runs its own program within federal guidelines, creating variations in eligibility, benefit amounts, and duration. Generally, you must: Lose your job due to lack of work (layoffs, company closure), not quitting without good cause or being fired for misconduct Have earned minimum wages or worked a specific period during a base period (typically the first four of the last five completed calendar quarters) Be able to work, available for work, and actively seeking employment each week you claim benefits Check your states specific rules through the CareerOneStop service locator. File your claim with the state where you worked. Most states allow online or phone applications. Youll need personal identification, detailed employment history for the past 18 months, and information about any severance or vacation pay. After approval, you must typically certify your continued eligibility weekly or bi-weekly by confirming youre still unemployed and actively searching for work. For the week ending May 31, 2025, there were 247,000 initial unemployment claims nationwide. The average weekly benefit was \$457.08 for the 12 months ending March 31, 2025, with an average duration of 15.30 weeks. ResourceWhat It ProvidesAccess InformationCareerOneStop Unemployment Benefit FinderLinks to each states unemployment program website and contact info States Department of Labor/Workforce AgencySpecific state rules, benefit amounts, application procedures, FAQsSearch online for [state] unemployment benefits or [state] Department of Labor TANF provides temporary cash assistance and support services to needy families with children, with the goal of helping them achieve economic self-sufficiency. States have significant flexibility in designing their programs, so benefits and requirements vary widely. TANF can fund cash assistance, job training, child care help, transportation assistance, and services to prevent unplanned pregnancies or encourage two-parent families. Federal guidelines require: Families must include a child under 18 (or under 19 if a full-time student) living with a parent or relative caregiver Pregnant women may be eligible, typically in their third trimester Families must meet state-defined income and asset limits Most adults must participate in work activities for specified hours per week Federal law imposes a 60-month lifetime limit on federally funded cash assistance Work requirements can include actual employment, on-the-job training, job search assistance, vocational training, or community service. States can impose shorter time limits and may exempt up to 20% of their caseload from federal time limits for hardship cases. Apply through your local state or tribal TANF office. Find yours through your states social services agency website. Youll need to provide documents verifying identity, income, assets, and household composition, plus participate in an interview. In 2022, about 2.4 million people received TANF benefits monthly. Children made up roughly 71% of recipients (55% ages 5-17, 16% ages 0-4). Many TANF families also receive other assistance: 70% got SNAP benefits and 88% had Medicaid or CHIP coverage. AspectQuestions to AskIncome LimitsWhat are the specific income limits for a family of my size in this state?Resource LimitsWhats the maximum value of countable resources my household can have? What assets dont count?Work RequirementsWhats the specific work activity requirements? How many hours per week? What activities qualify?Time LimitsWhats the lifetime limit for TANF cash assistance in this state? Are there exceptions?Support ServicesWhat support services (child care, transportation, job training) are available to TANF recipients?Application ProcessWhat documents do I need? How long does eligibility determination take? Several programs help low-income households manage utility costs for heating, cooling, phone, and internet service. Low Income Home Energy Assistance Program (LIHEAP) helps eligible households pay heating and cooling bills, provides energy crisis assistance for disconnection threats, and funds low-cost weatherization improvements. Eligibility typically requires household income at or below a certain percentage of the federal poverty level. Apply through local community action agencies or social service departments. Find contact information at the Administration for Children & Families. Lifeline Program provides monthly discounts on phone service or broadband internet for eligible low-income consumers. Eligibility is based on income (at or below 135% of Federal Poverty Guidelines) or participation in programs like SNAP, Medicaid, SSI, or public housing assistance. Apply through participating phone or internet companies or the National Verifier system at LifelineSupport.org. The Affordable Connectivity Program (ACP) provided internet discounts but stopped accepting new applications in February 2024 and was projected to end in April 2024 without additional congressional funding. Check the FCCs ACP page for updates. Find general information about bill assistance programs at USA.gov. The federal government operates several programs to help individuals and families afford nutritious food. SNAP, formerly known as food stamps, is the nations largest anti-hunger program. It provides monthly benefits on an Electronic Benefit Transfer (EBT) card for purchasing food at authorized stores. About 41.7 million people received SNAP benefits monthly in fiscal year 2024, with an average benefit of \$211.93 per person. Eligibility is primarily based on household income and assets. Income Limits: Gross monthly income must generally be at or below 130% of the federal poverty level. Net income (after deductions) must be at or below 100% of the poverty level. Asset Limits: Households without elderly or disabled members must have countable assets of \$3,000 or less in fiscal year 2025. Households with elderly or disabled members have a \$4,500 limit. Many assets dont count, including your home, personal belongings, retirement savings, and usually vehicles. Many states have eliminated or relaxed asset limits. Work Requirements: Most able-bodied adults 16-59 must register for work and accept suitable job offers. Able-bodied adults without dependents aged 18-54 are limited to three months of benefits in any three-year period unless working at least 20 hours weekly or participating in qualifying training. You must also be a U.S. citizen or qualified non-citizen, live in the state where you apply, and provide Social Security numbers for household members. Apply through your local SNAP office, typically part of your states social services department. Many states offer online applications. Youll need information about household members, income, assets, and expenses. An interview with a caseworker is usually required. If you have very little income and minimal resources, you may qualify for expedited benefits within 5-7 days. Household SizeGross Monthly Income Limit (130% FPL)Net Monthly Income Limit (100% FPL)Asset Limit (Standard)Asset Limit (Elderly/Disabled)1 \$1,632\$1,255\$3,000\$4,5002 \$2,215\$1,704\$3,000\$4,5003 \$2,798\$2,152\$3,000\$4,5004 \$3,380\$2,600\$3,000\$4,500Each additional +\$583+\$449No changeNo change Note: Alaska and Hawaii have higher limits. Many states have adopted broad-based categorical eligibility, which can alter these income and asset tests. Check with your local SNAP office for specific state rules. WIC provides nutritious foods, nutrition education, breastfeeding support, and healthcare referrals to low-income pregnant women, new mothers, infants, and children up to age 5 who are at nutritional risk. You must meet four requirements: Categorical: Be a pregnant woman, breastfeeding woman (up to infants first birthday), non-breastfeeding postpartum woman (up to 6 months), infant (up to 1 year), or child (up to 5 years). Residential: Live in the state where you apply. Income: Household income at or below 185% of federal poverty guidelines. If you get SNAP, Medicaid, or TANF, you automatically meet the income requirement. Nutritional Risk: A health professional must determine youre at nutritional risk through assessment including height/weight measurements and blood test for anemia. Contact your local WIC clinic to schedule an appointment. Find yours through the USDA Food and Nutrition Service website. Bring proof of identity, residency, income, and current participation in SNAP/Medicaid/TANF if applicable. The person applying must be present for the nutritional assessment. If eligible, youll receive WIC benefits (often on an EBT card) to purchase specific WIC-approved foods, plus nutrition education and referrals. FactorDetailsWho (Categorical)Pregnant women, breastfeeding women (up to 1 year postpartum), non-breastfeeding postpartum women (up to 6 months), infants (up to 1 year), children (up to age 5)ResidencyMust live in the state where applyingIncomeHousehold income at or below 185% of Federal Poverty Guidelines. Automatically income-eligible if participating in SNAP, Medicaid, or TANFNutritional RiskDetermined by health professional to have medically-based or dietary-based nutritional risk (e.g., anemia, poor diet, underweight/overweight) The Emergency Food Assistance Program (TEFAP) distributes USDA commodity foods through state agencies to local food banks, pantries, and soup kitchens at no cost to low-income individuals. Programs for Older Adults: Commodity Supplemental Food Program (CSFP) provides nutritious USDA foods to low-income people 60 and older Senior Farmers Market Nutrition Program gives low-income seniors coupons for fresh produce at farmers markets Food Distribution Program on Indian Reservations (FDPIR) provides USDA foods to income-eligible households on Indian reservations and in approved nearby areas as an alternative to SNAP. Find emergency food assistance and program information at USA.gov. The Department of Housing and Urban Development (HUD) offers several programs to help low-income adults, families, seniors, and people with disabilities secure affordable housing. The Housing Choice Voucher program is the federal governments largest rental assistance initiative. Participants receive vouchers to find housing in the private market, with the local Public Housing Agency (PHA) paying landlords directly. Over 2.3 million American families use housing vouchers. The program allows greater choice in housing type and location compared to public housing. Income: Annual gross income generally cant exceed 50% of the area median income. Federal law requires 75% of new vouchers go to families with incomes at or below 30% of area median income. Family Status: HUD defines family broadly to include households with or without children, elderly households, people with disabilities, and single individuals. Citizenship: Must be U.S. citizens or have eligible immigration status. Background: PHAs conduct criminal background checks. Incomes: PHAs conduct criminal activity or eviction history may result in denial. Contact local PHAs in areas where you want to live. Find them through HUDs PHA contact search. Due to high demand, waiting lists are often very long (sometimes years) and frequently closed to new applicants. Some PHAs use lotteries when opening waiting lists. Once selected and found eligible, you receive a voucher and search for housing where the owner agrees to participate. The PHA must approve the unit and lease, ensuring the unit meets health and safety standards and rent is reasonable. StepKey Actions1. Check EligibilityReview income limits for your area (usually