

# Independence Toolkit

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# ABOUT TJC

The mission of the Tennessee Justice Center (TJC) is to use the law to advance economic, racial, and social justice by relentlessly working for and with Tennesseans seeking better lives for themselves and their neighbors.

We help Tennesseans one-by-one and then take what we learn from their stories to advocate for large-scale healthcare and nutrition policy changes that help others experiencing similar situations. In addition to helping individuals, we use the law and advocacy to ensure that Tennesseans can meet their most basic needs and have a pathway to opportunity.

## FREE HELP

We provide **free direct services** to help Tennesseans navigate some healthcare and nutrition public benefits programs, such as TennCare, SNAP, and WIC.

## TRAININGS & RESEARCH

We provide **education, trainings, and research** to help inform the community and advocates about how to navigate programs that provide healthcare and nutrition assistance. We also provide education on how we can improve and protect these programs.

## LITIGATION

We **identify and fix legal issues** that prevent public programs from working as they should, ensuring that our healthcare system is fair and just for all.

## PROGRAMS OF FOCUS AT TJC

### ★ TennCare

Tennessee's Medicaid program that offers free health insurance to pregnant women, children, caretaker relatives of children under 19, some adults aged 65 and older, and individuals with disabilities.

### ★ Medicare Savings Program

Medicare Savings Program (MSP) helps people pay for Medicare costs. You might know it as QMB, SLMB, QI, or QDWI.

### ★ CoverKids

Tennessee's Children's Health Insurance Program (CHIP) offers free or low cost health coverage to pregnant women and children.

### ★ TennCare LTSS

TennCare Long Term Support Services (LTSS) programs help pay for facility or home care for individuals with disabilities or older adults.

### ★ WIC

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) supports low-income pregnant, breastfeeding, and postpartum people, along with children up to age 5, by covering food costs, offering healthcare referrals, and providing nutrition education and breastfeeding support.

### ★ SNAP

Supplemental Nutrition Assistance Program (SNAP) supplements family food budgets to promote access to healthy food & reduce food insecurity.

### ★ Summer EBT

Summer EBT provides grocery-buying benefits to low-income families with school-aged children when schools are closed for the summer.

### ★ School Meals for All

School Meals for All is a statewide campaign to ensure that every student in Tennessee has access to breakfast and lunch at school at no cost to their families.

# ABOUT THIS TOOLKIT

The Tennessee Justice Center's Independence Toolkit empowers older adults and people with disabilities to access essential resources in areas like technology education, housing, and financial support. Each topic is designed to provide practical guidance and direct users to helpful services. To explore a specific resource, hover over and click the **bold and underlined text** to be redirected to its corresponding webpage.

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## COMPREHENSIVE DIRECTORIES

- **AgeWell – Directory of Services**
- **Fifty Forward – Comprehensive Resources for Senior Support**
- **National Council on Aging**

## SUPPORTED DECISION MAKING

- **Tennessee Center for Decision Making** — Legal decision making plain language documents
- **Office of Conservatorship Management**
- **TN Senior Law Alliance** — Through the Legal Aid Society

## BANKING, FINANCES, & TAX RESOURCES

- **RESET financial counseling** — Davidson County specific
- **Property tax freeze program** — Davidson County specific
  - 65+ years old
  - Own your home
  - Primary residence
  - \$60,000 household income limit
- **Special Needs Trust info – Tennessee Center for Decision Making Support**
- Tax assistance resources
  - **IRS “interactive Tax Assistant”**
  - **Tax Counseling for the Elderly through USA.gov** — Free help with tax returns
  - **Free File** — \$75,000 or less tax software, like TurboTax but free
  - **VITA** — \$60,000 or less, disability, or poor English
  - **TCE** — Program that helps with pensions and retirement related issues, free tax help for 60+, operates through private tax consultants

## MARKETPLACE INSURANCE & MEDICARE INFORMATION

- **GetCoveredTN** — Marketplace Information
- **State Health Insurance Assistance Program (SHIP)** — Medicare Information

# PUBLIC TRANSPORTATION & SENIOR DISCOUNTS

- **WeGo Transit Senior Discount** — Can only submit application in person, at the office
- **Memphis transit reduced fare info** — No application necessary
- **Carta Special Fare Program** — Seniors and people with disabilities pay ½ fare
- **Knoxville Area Transit (KAT) Fares and discount information**

## NUTRITION

- **Commodity Supplemental Food Program (CSFP) Factsheet**
- **CSFP Locations**
- **WIC** — Grandparents eligible if caretaker for a child up to age 5
- **SNAP** — Seniors exempt from work requirements (TJC Flier)
- **Emergency Food Options** — All five food banks across TN offer emergency food options
  - **Chattanooga Area Food Bank**
  - **Second Harvest: NE TN**
  - **Second Harvest: East TN**
  - **Mid-South Food Bank**
  - **Second Harvest: Middle TN**
- **OneGenAway** — Mobile Pantries

## HOUSING

- **Housing** — Financial Assistance Resources (AgeWell Directory)
- **Assisted Living Resources** — By County (AgeWell Directory)

## TECH EDUCATION

- **Senior Planet** — Free tech hotline, virtual classes, online articles, videos, and online interest groups for learning & social connections
- **Fifty Forward** — Offers assistance with tech devices including iPads, smartphones, laptops, and tablets either one-on-one or in a classroom setting

## OTHER/MISCELLANEOUS

- **Mid Cumberland Human Resource Agency**
- **East Tennessee Human Resource Agency**
- **Mid Cumberland Human Resource Agency**
- **Tennessee Association of Human Resource Agencies (TAHRA)**
- **Angel Flights** — Air Transport for free, non-emergency medical transportation with a flight nurse