BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Ohio Benefits & Senior Programs Online

The Ohio Benefits portal, Golden Buckeye, HEAP, Homestead and more — explained in plain English, one step at a time

A plain-English guide to Ohio's help for older adults and families

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For Ohio residents, with Portage County details · facts current November 2026

What's Inside

This is your guide to the State of Ohio's websites for benefits and senior programs: the Ohio Benefits portal for food help, Medicaid and Medicare cost help, the Golden Buckeye discount card, HEAP energy help, the Homestead property-tax break, and the Ohio Department of Aging. It shows you where each one lives online, what to gather first, and how to stay safe from look-alike sites and scam calls. Read it in any order and at your own pace. Rules, income limits and dates change, so this guide explains how each program works and tells you where to find today's figures. It is not legal or tax advice.

Part 1 — Getting Started

1 A Note from Bill
2 The Map: Who Runs What
3 What to Gather Before You Start
4 OHID: Your One Ohio Login
5 Staying Safe on Government Websites

Part 2 — The Ohio Benefits Portal

6 What the Ohio Benefits Portal Does
7 Applying for Help, Step by Step
8 Sending Proof and Documents
9 Checking Status and Reading Your Notices
10 Renewing Your Benefits
11 Reporting Changes
12 Portage County Job and Family Services

Part 3 — Food and Health Help

13 SNAP and Your Ohio Direction Card
14 Locking Your Card with ConnectEBT
15 Medicaid When You're Older
16 Help Paying Medicare Costs
17 Free Medicare Counseling: OSHIIP
18 Medicare and Medicaid Scams

Part 4 — Senior Programs

19 The Ohio Department of Aging Online
20 The Golden Buckeye Card
21 Finding Golden Buckeye Discounts
22 Your Area Agency on Aging
23 PASSPORT: Help to Stay at Home
24 Portage County Senior Services

Part 5 — Energy Help and Property Taxes

25 HEAP: Help with Heating and Cooling Bills
26 Winter Crisis and Summer Crisis Help
27 PIPP Plus: Paying a Share of Your Income
28 The Homestead Exemption
29 Applying for Homestead in Portage County

Part 6 — Staying Organized and Safe

30 Keeping Your Benefits Paperwork Organized
31 Helping a Parent or Spouse
32 Benefit Scams and Where to Report Them
33 Words You'll See
34 When to Call Bill
35 Your Ohio Benefits Cheat-Sheet

PART 1

Getting Started

Which Ohio office runs which program, what to gather before you sit down, and the one state login, OHID, that opens most of the doors.

CHAPTER 1

A Note from Bill

Hello, and welcome. I'm Bill, and for more than 30 years I've helped people make technology work for them. Here in Portage County, a lot of that technology now comes with a government seal on it. Food help, Medicaid, help with Medicare costs, heating help, the Golden Buckeye card and the Homestead property-tax break all have a website, and the websites don't always explain themselves.

This guide is a map. It won't decide whether you qualify for anything; the agencies do that. What it does is show you where each program lives online, what to have on the table before you start, how to sign in, how to check on an application, and how to spot the scammers who love to pretend they're the State of Ohio.

WHAT THIS DOES FOR YOU

What this guide does for you

It walks you slowly through the official Ohio sites: **benefits.ohio.gov** for food help, Medicaid and Medicare cost help; **aging.ohio.gov** for the Golden Buckeye card and senior services; **energyhelp.ohio.gov** for HEAP; and the Portage County Auditor for the Homestead exemption. It also tells you who to call when a website isn't the right tool.

Who this guide is for

- Ohioans 60 and older who want to know what help is out there and how to ask for it.
- Anyone who got a letter from Job and Family Services and isn't sure what to do next.
- Family members helping a parent apply, renew or keep track of paperwork.
- Anyone who's been told "just do it online" and would like someone to show them how.

The big promise: you can't break it

Looking around these websites is safe. Reading a page, creating an account and saving an application to finish later won't change your benefits. The places to slow down are the ones where you **sign** or **submit** something, because those answers count. This guide flags them, and there's always a phone number for a real person if you'd rather talk it through.

GOOD TO KNOW

Not legal or tax advice

Rules, income limits and dates change, sometimes every year. This guide explains how the programs work and where to find current figures. For a decision about your own case, the agency that runs the program has the final word.

You're never stuck alone

Take this at your own pace and in any order. If you get stuck on a screen, call or text me at **(330) 200-8042**. Sometimes ten minutes with someone beside you is all it takes.

— Bill

CHAPTER 2

The Map: Who Runs What

Ohio's help for older adults is spread across several offices. That's the main reason it feels confusing. Once you know which office owns which program, the websites make a lot more sense.

Program	Who runs it	Where to start online
SNAP food help, Medicaid, cash help	Your county Job and Family Services, through the state	benefits.ohio.gov
Help paying Medicare premiums	Ohio Medicaid, through your county JFS	benefits.ohio.gov
Golden Buckeye card	Ohio Department of Aging	aging.ohio.gov
Senior services near you	Your Area Agency on Aging	aging.ohio.gov or 1-866-243-5678
HEAP and Winter Crisis energy help	Ohio Job and Family Services, through local Energy Assistance Providers	energyhelp.ohio.gov
Homestead exemption	Your county auditor	portagecountyauditor.org (Portage)
Free Medicare counseling	Ohio Department of Insurance (OSHIIP)	insurance.ohio.gov/OSHIIP

Why there are so many doors

Some programs are federal money handed out by the state, some are state programs run by a county, and some are county programs set by state law. You don't need to remember any of that. You only need to know which door to knock on, and the table above is your list.

TIP

One portal covers a lot

The good news: **benefits.ohio.gov** handles several of the biggest programs in one place. One account lets you apply for food help, Medicaid and cash assistance together. Chapter 6, *What the Ohio Benefits Portal Does* starts there.

HEADS UP

The .gov ending matters

Every official Ohio site in this guide ends in **.gov** or is a county office's own site. Pages that end in .com or .org and offer to "help you apply" for a fee are not the state. Chapter 5, *Staying Safe on Government Websites* explains how to tell.

Where Portage County fits

If you live in Portage County, your local partners are Portage County Job and Family Services in Ravenna (Chapter 12, *Portage County Job and Family Services*), Direction Home Akron Canton Area Agency on Aging & Disabilities, which serves Portage, Stark, Summit and Wayne counties (Chapter 22, *Your Area Agency on Aging*), and the Portage County Auditor for Homestead (Chapter 28, *The Homestead Exemption*). Other counties work the same way with their own offices.

CHAPTER 3

What to Gather Before You Start

Most online applications stall for one reason: a number you don't have handy. Ten minutes of gathering before you sit down saves an hour of hunting halfway through, and keeps the website from signing you out while you search.

The basic stack

- **Photo ID**: your Ohio driver license or state ID.
- **Social Security numbers** for you and anyone in your household who is applying.
- **Medicare card**, if you have one.
- **Proof of income**: Social Security award letter, pension statements, recent pay stubs.
- **Bank statements**, if the program asks about savings or other resources.
- **Housing costs**: rent or mortgage, property tax and homeowner's insurance.
- **Utility bills**: the most recent gas and electric bills, with account numbers.
- **Medical bills or premiums** you pay yourself.

> TIP
>
> **Make a "benefits folder"**
>
> Put copies of all of these in one folder, paper or on your computer. You'll use the same documents for SNAP, Medicaid, HEAP and Homestead. Chapter 30, *Keeping Your Benefits Paperwork Organized* shows a simple way to organize it.

For energy help, add these

- Your most recent gas and electric bills, with the account numbers.
- If you heat with propane, fuel oil or wood, the name of your supplier.
- Income for everyone in the household for the time period the application asks about.

For the Homestead exemption, add these

- Proof of age, such as your driver license.
- Your Ohio income tax return, or the income figures, for you and your spouse.
- Your property's parcel number, which is on your tax bill.

HEADS UP

Copies, not originals

When an office asks you to mail or drop off proof, send copies. Keep your originals at home.

CHAPTER 4

OHID: Your One Ohio Login

OHID is the State of Ohio's single sign-in. One username and password opens many state sites, and the Ohio Benefits portal now requires one. If you already use an OHID for the BMV's online services, you have one.

Creating an OHID

1. Type **ohid.ohio.gov** into your browser's address bar yourself.
2. Choose **Create OHID Account**.
3. Enter your name and email address as asked. Use the same email you use, or will use, for Ohio Benefits.
4. Ohio emails you a PIN. Type it in to prove the email is yours.
5. Pick a username and a strong password. Write them in your benefits folder or a password manager.
6. Once you're in, add two-step verification under **Account Settings** for extra protection.
7. Now go to **benefits.ohio.gov** and sign in with your new OHID.

> TIP
> **Use an email you actually check**
> Account codes and password resets go to that email. If you share an email with a spouse, that's fine, but each adult applying for their own benefits is better off with their own OHID.

If you forgot your password or got locked out

1. On the sign-in screen, choose the forgot username or forgot password link.
2. Follow the prompts; a reset code goes to the email or phone on the account.
3. If nothing arrives, check your spam or junk folder.
4. The OHID site also has a help chatbot for login problems.
5. Still stuck? Call the Ohio Benefits helpline at **1-844-640-6446**. Counties list option 5 for help with your Self-Service Portal account.

SCAM ALERT

Nobody official asks for your OHID password

Not JFS, not the Department of Aging, not a "benefits advisor" on the phone. If someone asks for your password or the code that was just texted to you, hang up. That code is the key to your account.

CHAPTER 5

Staying Safe on Government Websites

Scammers build look-alike sites, buy search ads and send texts with links that look official. The habits below keep you on the real Ohio sites.

Five safe habits

1. **Type the address yourself**: benefits.ohio.gov, aging.ohio.gov, energyhelp.ohio.gov.
2. **Look at the ending.** State sites end in **ohio.gov**. A long address with extra words in it is a warning sign.
3. **Skip the "Sponsored" results** at the top of a web search.
4. **Don't tap links in surprise texts** about your benefits, refunds or a card that's "suspended".
5. **Save the real sites as bookmarks** once you've typed them, and use the bookmark next time.

HEADS UP

"We'll apply for you" sites

Some private sites charge a fee to fill out a benefits application for you, or ask for your Social Security number just to "check eligibility." The real applications on benefits.ohio.gov and energyhelp.ohio.gov don't charge to apply.

Use a private computer when you can

Applications ask for Social Security numbers and income. At home on your own computer, tablet or phone is best. If you use a library computer, sign out when you're done and close the browser completely.

TIP

Your phone works too

These sites work in the web browser on a smartphone or tablet. A tablet's bigger screen is easier for long applications. Turn the tablet sideways if the boxes look cramped.

STAY SAFE

If you think you entered information on a fake site

Change your OHID password from the real site right away, call the Ohio Benefits helpline at 1-844-640-6446, and see Chapter 32, *Benefit Scams and Where to Report Them* for where to report it.

PART 2

The Ohio Benefits Portal

benefits.ohio.gov: applying for food help, Medicaid and cash help, checking on an application, renewing, reporting changes, and your Portage County JFS office.

CHAPTER 6

What the Ohio Benefits Portal Does

benefits.ohio.gov is the State of Ohio's website for applying for and managing several assistance programs. Your county Job and Family Services office decides your case, but the portal is where you can do much of the paperwork from home.

Programs you can apply for there

- **SNAP** food assistance (often still called food stamps).
- **Medicaid** health coverage.
- **Medicare Premium Assistance**, Ohio's name for help paying Medicare premiums and costs. See Chapter 16, *Help Paying Medicare Costs*.
- **Cash assistance** such as Ohio Works First.

What you can do once you have an account

- Start an application and save it to finish later.
- See the programs you have and what's pending.
- Renew your benefits when it's time.
- Report changes, such as a new address or income.

WHAT THIS DOES FOR YOU

Why use it instead of paper

You can work at your kitchen table at any hour, save as you go, and have a record of what you sent. No driving to Ravenna, no waiting room. Paper and in-person options are still there if you prefer them.

GOOD TO KNOW

One account for the household

One person usually applies for the household and lists everyone who lives there. A family member helping you should help you use **your** account, not create one in your name. See Chapter 31, *Helping a Parent or Spouse*.

CHAPTER 7

Applying for Help, Step by Step

The application is long, but it's just questions about you and your household. Go slowly, answer honestly, and save often. You don't have to finish in one sitting.

1. Go to **benefits.ohio.gov** and sign in with your OHID (Chapter 4, *OHID: Your One Ohio Login*).
2. Find the **Apply for Benefits** section and choose **Apply for assistance**.
3. Pick the programs you want to apply for. You can choose more than one.
4. Answer the questions about the people in your home, income, housing costs and resources.
5. Save as you go. If you need to stop, you can come back to a saved application.
6. Review every page before you sign. Fix anything that's wrong.
7. Sign and submit. Write down or screenshot any confirmation number.

TIP

Not sure of an exact number?

Give your best honest figure and keep the document that shows the real number. The caseworker may ask to see it. Guessing high or low on purpose causes problems later.

What happens after you submit

- Your county JFS office gets the application.
- Some programs, including SNAP, include an **interview**, often by phone. Watch your mail and phone.
- You may get a letter asking for proof, such as income statements. Send it by the date in the letter.
- You'll get a written notice that says what was decided.

HEADS UP

Deadlines in the mail are real

If a letter asks for proof by a certain date, meet it or call before it passes. Missing it is one of the most common reasons an application is denied.

CHAPTER 8

Sending Proof and Documents

Almost every program asks you to prove something: income, address, bills. You have several ways to get those papers to your county office.

Your options

Way to send	How
Through your Ohio Benefits account	If your account shows an option to send documents for your case, you can attach photos or scans.
By mail	Mail copies to the address on the letter that asked for them.
In person	Drop copies at your county JFS office. In Portage County, see Chapter 12, *Portage County Job and Family Services*.
By fax	Some letters list a fax number. Use only the number printed on your own letter.

Taking a good photo of a document with your phone

1. Lay the page flat on a dark table in good light.
2. Hold the phone straight above it, so the page fills the screen.
3. Make sure all four corners show and the words are sharp. Retake if it's blurry.
4. On iPhone, the **Notes** app can scan documents; on Android, Google Drive has a scan option.
5. Put your name and case number on each page if the letter asks you to.

TIP

Keep a copy of what you sent

Write down the date and how you sent it. If anything goes missing, that note is your proof.

SCAM ALERT

Never send documents to a personal email

If someone texts or emails asking you to send your Social Security card or bank statement to them to "speed up" your benefits, it's a scam. Send documents only through your account, the mail address on your letter, or the county office itself.

CHAPTER 9

Checking Status and Reading Your Notices

After you apply, the waiting is the hardest part. Your account and your mailbox are the two places news shows up.

Checking online

1. Sign in at **benefits.ohio.gov**.
2. Look at your account's main page for your programs and anything listed as pending.
3. Read any messages or tasks waiting for you, such as a document request.
4. Sign out when you're done, especially on a shared computer.

Reading a notice

- **Approval**: says what you'll get and for how long.
- **Request for information**: says what proof is needed and by what date.
- **Denial**: says why, and explains how to ask for a hearing if you disagree.
- **Renewal**: says it's time to renew and the due date. See Chapter 10, *Renewing Your Benefits*.

GOOD TO KNOW

You can disagree

A denial or change notice explains your right to ask for a state hearing and the deadline to ask. If you think it's wrong, read that section carefully and act before the deadline. Legal aid offices can help with hearings.

TIP

Photograph every letter

Snap a photo of each notice the day it arrives and keep it in your benefits folder. Letters get lost; photos on your phone don't.

HEADS UP

Real notices come by mail and your account

Ohio doesn't decide your case by a random text message. If a text says you're "approved" for a grant or need to pay a fee to release benefits, it's a scam.

CHAPTER 10

Renewing Your Benefits

Most benefits don't last forever on their own. Medicaid is renewed every year, and SNAP has its own renewal schedule. When it's time, you'll get a notice, and you can usually renew online.

Renewing online

1. Sign in at **benefits.ohio.gov**.
2. Choose **Renew my benefits** (or the renew option shown on your account).
3. Check each answer the state already has. Change anything that's different now.
4. Attach or send any proof the renewal asks for.
5. Sign and submit before the due date on your notice.

Other ways to renew

- **By phone**: call 1-844-640-6446.
- **On paper**: fill in the renewal form and turn it in to your county JFS office.
- **Medicaid questions**: the Ohio Medicaid Consumer Hotline is **1-800-324-8680**.

HEADS UP

Missed your renewal?

If your benefits ended because a renewal wasn't returned, act quickly. Call your county JFS office or 1-844-640-6446 and ask what you can still do. The sooner you call, the more options you have.

TIP

Update your address first

Renewal packets go to the address on file. If you've moved, report it right away (Chapter 11, *Reporting Changes*) so the packet doesn't go to your old house.

CHAPTER 11

Reporting Changes

When something in your life changes, the benefits office often needs to know. Reporting promptly keeps your benefits correct and avoids having to pay back an overpayment later.

Changes to report

- You moved, or your mailing address changed.
- Someone moved in or out, or a household member passed away.
- Your income changed, such as a new pension or a job ending.
- Your rent, mortgage or utility costs changed.
- You got or lost other health insurance.

How to report

1. Sign in at **benefits.ohio.gov** and look for the option to report a change.
2. Or call your county JFS office (Portage: see Chapter 12, *Portage County Job and Family Services*).
3. Or call the Ohio Benefits helpline at 1-844-640-6446.
4. Keep a note of the date and who you spoke with.

GOOD TO KNOW

How fast?

Each program has its own reporting rules, and your approval notice lists them. When in doubt, report it sooner rather than later.

TIP

A death in the family

If a spouse dies, the household's benefits often change. Calling the county office is usually easier than doing it online at a hard time. A family member can make the call with you.

CHAPTER 12

Portage County Job and Family Services

Portage County Job and Family Services (JFS) is the county office that handles SNAP, Medicaid and related cases for Portage County residents. If you live in another county, your county JFS does the same job.

What	Details
Public assistance (food help, Medicaid, cash help)	(330) 297-3750
Ohio Benefits helpline (statewide)	1-844-640-6446
Where	Portage County Administration Building, 449 S. Meridian St., Ravenna, OH 44266
Hours	Monday to Friday, 8:00 a.m. to 4:30 p.m.

When calling is better than clicking

- You got a letter you don't understand.
- You need to schedule or reschedule an interview.
- You're facing a deadline and something isn't working online.
- You'd like to apply on paper or in person instead.

TIP

Before you call

Have your case number, the letter in front of you, and a pen. Write down the name of the person you speak with and the date.

SCAM ALERT

The county won't call demanding payment

JFS doesn't ask for gift cards, wire transfers or payment to "keep" your benefits. If you're not sure a call is real, hang up and call (330) 297-3750 yourself.

PART 3

Food and Health Help

SNAP and your Ohio Direction Card, keeping the card locked, Medicaid, help paying Medicare costs, free Medicare counseling, and the scams that target all of it.

CHAPTER 13

SNAP and Your Ohio Direction Card

SNAP is the federal food-help program that many people still call food stamps. In Ohio, SNAP money is loaded each month onto a plastic card called the **Ohio Direction Card**. It works like a debit card at the grocery checkout: swipe or insert it and enter your PIN.

How you get SNAP

1. Apply at **benefits.ohio.gov** (Chapter 7, *Applying for Help, Step by Step*), by calling 1-844-640-6446, or at your county JFS office.
2. Do the interview when your county office contacts you.
3. Send any proof the county asks for, by the date in the letter.
4. If you're approved, your Ohio Direction Card comes in the mail. Choose a PIN when the card's instructions tell you to.

The Direction Card's own help line

Questions about the card itself, such as your balance, a lost card or a new PIN, go to Ohio Direction Card Customer Service at **1-866-386-3071**. The line is open 24 hours a day, seven days a week. The number is also on the back of your card.

TIP

Check your balance before you shop

The free **ConnectEBT** app and ConnectEBT.com show your balance and recent purchases. Checking before a big shopping trip saves an awkward moment at the register. Chapter 14, *Locking Your Card with ConnectEBT* shows how to set it up.

GOOD TO KNOW

Questions about your case go elsewhere

The card line handles the card. Questions about how much SNAP you get, renewals or a letter you received go to your county JFS office (Chapter 12, *Portage County Job and Family Services*) or 1-844-640-6446.

SCAM ALERT

Your PIN is yours alone

No store clerk, caseworker or caller needs your Direction Card PIN. If someone calls asking for your card number and PIN to "keep your benefits active," hang up and call 1-866-386-3071 yourself.

CHAPTER 14

Locking Your Card with ConnectEBT

Thieves have stolen SNAP benefits across the country by copying cards with hidden "skimmers" on store card readers. Ohio's answer is a lock. When your card is locked, it can't be used, so a copied card is useless to a thief. You unlock it when you're ready to shop.

What changed in May 2026

Starting May 13, 2026, Ohio set every SNAP card to block **high-risk transactions** automatically. That means you have to unlock your card before using it for online grocery orders or purchases outside Ohio. Regular shopping at stores in Ohio isn't the target of this change.

Locking or unlocking in the ConnectEBT app

1. Install the official **ConnectEBT** app from the App Store or Google Play, or go to **ConnectEBT.com**.
2. Sign in, or create a login with your card number the first time.
3. On the home screen, tap the **Lock/Unlock Card** icon.
4. To lock, choose **Lock My Card Everywhere**.
5. Before you shop, open the same screen and unlock it. Lock it again when you get home.

> TIP
> **No smartphone? Use the phone**
> You can also lock or unlock your card by calling **1-866-386-3071**. If you can't sign in to the app, that's the number the state gives for help.

If your benefits disappear

1. Lock the card right away in the app, on the website or by phone.
2. Call 1-866-386-3071 to report the card and ask for a replacement card and PIN.
3. Call your county JFS office (Chapter 12, *Portage County Job and Family Services*) and tell them what happened and when.
4. Write down the dates, the amounts and who you spoke with.

HEADS UP

Look before you swipe

If a card reader looks bulky, loose or different from the one next to it, use another lane or tell the cashier. Locking your card between trips is the best protection either way.

CHAPTER 15

Medicaid When You're Older

Medicaid is health coverage run by the Ohio Department of Medicaid and handled locally by your county JFS. For older adults it often works alongside Medicare: Medicare pays first, and Medicaid can help with costs Medicare leaves behind and with services Medicare doesn't cover, such as some long-term help at home.

Ways to apply

How	Where
Online	benefits.ohio.gov, signed in with your OHID (Chapter 7, *Applying for Help, Step by Step*)
By phone	Ohio Medicaid Consumer Hotline, 1-800-324-8680
In person	Your county JFS office. Portage: see Chapter 12, *Portage County Job and Family Services*

What to expect

- Questions about income and, for some kinds of Medicaid, savings and other resources.
- Requests for proof, such as bank statements or a Social Security award letter.
- A written notice of the decision (Chapter 9, *Checking Status and Reading Your Notices*).
- A yearly renewal once you're covered (Chapter 10, *Renewing Your Benefits*).

WHAT THIS DOES FOR YOU

More than a doctor's card

For people who need help to keep living at home, Medicaid is also the door to programs like PASSPORT (Chapter 23, *PASSPORT: Help to Stay at Home*). Getting Medicaid in place is often the first step.

GOOD TO KNOW

Long-term care is its own topic

Medicaid for nursing home care or home care has extra rules about income, savings and property. Those rules are detailed and change. For a decision like that, talk with your county JFS office, your Area Agency on Aging (Chapter 22, *Your Area Agency on Aging*) or an elder law attorney. This guide isn't legal advice.

SCAM ALERT

Medicaid is never sold over the phone

Applying for Medicaid is free. Anyone who charges a fee to "guarantee" approval, or calls asking for your Social Security number to "enroll you," isn't the state.

CHAPTER 16

Help Paying Medicare Costs

Medicare isn't free. Most people pay a monthly Part B premium, plus deductibles and copays. Ohio's **Medicare Premium Assistance Program** can pay some of those costs for people with limited income and savings. Nationally these are called Medicare Savings Programs.

The levels, in plain English

Level	What it can pay
QMB (Qualified Medicare Beneficiary)	Medicare premiums, deductibles and copayments
SLMB (Specified Low-Income Medicare Beneficiary)	The Part B premium
QI-1 (Qualifying Individual)	The Part B premium; funding is limited
QDWI (Qualified Disabled and Working Individual)	Part A premium for certain working people with disabilities

WHAT THIS DOES FOR YOU

A bonus: Extra Help with prescriptions

If you qualify for QMB, SLMB or QI-1, Social Security automatically enrolls you in **Extra Help**, the federal program that lowers Part D drug costs. One application can help with two bills.

How to apply

1. Gather your Medicare card, income proof and recent bank statements (Chapter 3, *What to Gather Before You Start*).
2. Apply at **benefits.ohio.gov**, call the Ohio Medicaid Consumer Hotline at 1-800-324-8680, or visit your county JFS office.
3. Answer the questions and send any proof requested.
4. Watch for your notice. If approved, your Social Security check may go up when the state starts paying your Part B premium.

GOOD TO KNOW

Income limits change every year

The income and savings limits are updated each year. Rather than trust a number you read online, ask your county JFS office or an OSHIIP counselor (Chapter 17, *Free Medicare Counseling: OSHIIP*) for this year's figures. If you think you're close, apply anyway; the county decides.

CHAPTER 17

Free Medicare Counseling: OSHIIP

OSHIIP, the Ohio Senior Health Insurance Information Program, is run by the Ohio Department of Insurance. Its counselors give free, unbiased help with Medicare: comparing Part D and Medicare Advantage plans, understanding a bill, or figuring out whether you might qualify for cost help. They don't sell anything.

How to reach OSHIIP	Details
Hotline	1-800-686-1578
Email	oshiipmail@insurance.ohio.gov
Website	insurance.ohio.gov/OSHIIP (includes online appointment booking)
When	Year-round, busiest during Medicare Open Enrollment, October 15 to December 7

What to have ready for a counselor

- Your red, white and blue Medicare card.
- A list of your prescriptions with doses.
- Your current plan's name and your monthly premium.
- The names of the doctors and pharmacy you want to keep.

TIP

Use them before you switch plans

A plan that looks cheap on TV may not cover your pharmacy or your medicines. A free OSHIIP call before Open Enrollment ends can save real money and headaches.

HEADS UP

"Medicare" ads are often brokers

Many TV ads and calls about "Medicare benefits you're missing" come from companies paid to sell plans. OSHIIP is the state's own free, neutral help.

CHAPTER 18

Medicare and Medicaid Scams

Your Medicare number is valuable to criminals. They use it to bill Medicare for equipment, tests and services you never received. The calls and texts sound official, friendly and urgent, all at once.

Common lines to hang up on

- "We're sending you a new Medicare card. Just confirm your number."
- "You qualify for a free back brace, knee brace or genetic test."
- "Your Medicaid will be canceled unless you verify your information today."
- "Medicare is offering a cash refund or a gift card. Press 1."

SCAM ALERT

Nobody needs your number to "upgrade" your card

Medicare and Ohio Medicaid don't call out of the blue asking for your Medicare or Social Security number. Treat your Medicare card like a credit card: share it only with your own doctors, pharmacy and plan.

Read your statements

1. When your Medicare Summary Notice or plan statement arrives, read the list of services.
2. Circle anything you don't recognize: a test you didn't have, equipment you didn't order.
3. Call the number on the statement to ask about it.
4. If it looks like fraud, report it (below).

Who to tell

Ohio's Senior Medicare Patrol is **ProSeniors**, at **1-800-488-6070**. They help Ohioans spot and report Medicare fraud and errors. OSHIIP (Chapter 17, *Free Medicare Counseling: OSHIIP*) can also help you sort out a confusing bill. For broader scams, see Chapter 32, *Benefit Scams and Where to Report Them*.

STAY SAFE

Already gave your number out?

Don't panic and don't be embarrassed; these callers are professionals. Call ProSeniors or OSHIIP, watch your next statements closely, and report anything odd.

PART 4

Senior Programs

The Ohio Department of Aging online, the Golden Buckeye card, your Area Agency on Aging, PASSPORT home care, and Portage County's own senior services.

CHAPTER 19

The Ohio Department of Aging Online

The **Ohio Department of Aging** runs statewide programs for Ohioans 60 and older and their caregivers. Its website, **aging.ohio.gov**, is where you'll find the Golden Buckeye program, the map of Area Agencies on Aging, and information on services that help people stay at home.

What you'll use it for

- Signing up for a Golden Buckeye card if one didn't arrive on its own (Chapter 20, *The Golden Buckeye Card*).
- Looking up businesses that give Golden Buckeye discounts (Chapter 21, *Finding Golden Buckeye Discounts*).
- Finding the Area Agency on Aging for your county (Chapter 22, *Your Area Agency on Aging*).
- Reading about home and community programs such as PASSPORT (Chapter 23, *PASSPORT: Help to Stay at Home*).

Getting connected by phone

The Department of Aging's statewide line, **1-866-243-5678**, connects you to the Area Agency on Aging that serves your community. That's often the fastest way from "I need help" to a real person near you.

TIP

Bookmark it once

Type **aging.ohio.gov** into the address bar, then save it as a bookmark or favorite. Next time, you're one tap away from the real site.

HEADS UP

Private "senior benefits" sites

Many websites with "senior" or "benefits" in their names are lead-collectors that sell your information to insurance or home-care sellers. The state's site ends in **ohio.gov**.

CHAPTER 20

The Golden Buckeye Card

The **Golden Buckeye card** is Ohio's free discount card for older adults and people with disabilities. Show it at participating businesses for a discount, and at some state facilities for reduced fees. It costs nothing to get or use.

Who can get one

- Ohio residents age **60 or older**.
- Ohio residents age **18 to 59** with a disability as defined by Social Security.

How the card usually arrives

If you have a current Ohio driver license or state ID, Ohio normally mails your card automatically in the month you turn 60. Many people never have to apply at all.

If yours never came

1. Type **aging.ohio.gov/getgbc** into your browser's address bar.
2. Fill in the online form with your name, address and date of birth as asked.
3. Submit it and watch your mail.
4. Or sign up in person at a Golden Buckeye sign-up site, such as many public libraries. Bring your Ohio driver license or state ID.

GOOD TO KNOW

Under 60 with a disability?

Adults 18 to 59 usually sign up in person at a sign-up site with proof of disability, such as a Medicare card or Social Security disability paperwork. Call ahead to the library to ask what to bring.

SCAM ALERT

The card is free. Always.

Nobody can charge you for a Golden Buckeye card or "activate" it for a fee. If a caller or website asks for money or your Social Security number to send you one, it's a scam.

CHAPTER 21

Finding Golden Buckeye Discounts

A discount only helps if you know where to use it. The Department of Aging lists participating businesses by county, so you can look before you shop.

Looking up businesses

1. Go to **aging.ohio.gov**.
2. Open the Golden Buckeye section and look for **Discover Golden Buckeye Businesses**.
3. Choose your county to see the participating merchants and what each one offers.
4. Read each listing's conditions. Some apply only to certain items or must be asked for up front.

Rules worth knowing

- The card is only for the person named on it; it can't be lent to family.
- A business may ask for another form of ID along with the card.
- Discounts often can't be combined with other sales or coupons.
- Some businesses ask you to show the card at a particular time, such as when you get an estimate.

Ohio State Parks

Golden Buckeye cardholders get reduced rates at some state recreation facilities, including half off camping fees at Ohio State Parks. The camping discount doesn't apply to weekend camping.

> TIP
>
> **Just ask**
>
> Even where you don't see a sign, it's fine to ask at the register, "Do you take the Golden Buckeye card?" The worst answer is no.

CHAPTER 22

Your Area Agency on Aging

Ohio is divided into regions, each with an **Area Agency on Aging**. It's the local front door for senior services: help at home, home-delivered meals, caregiver support, and programs like PASSPORT. You can call it for yourself or for a parent.

For Portage County

What	Details
Agency	Direction Home Akron Canton Area Agency on Aging & Disabilities (Region 10B)
Serves	Portage, Stark, Summit and Wayne counties
Phone	1-800-421-7277 (main) or (330) 896-9172
Office	1949 Town Park Boulevard, Uniontown, OH 44685
Website	dhad.org
Statewide connect line	1-866-243-5678

What to say when you call

1. Say who needs help and where they live.
2. Describe the daily tasks that have become hard: bathing, meals, getting to appointments, housework.
3. Mention whether the person has Medicaid, or might qualify.
4. Ask what services and assessments are available, and what happens next.
5. Write down the name of the person you spoke with and any reference number.

WHAT THIS DOES FOR YOU

One call, many doors

You don't have to know the name of the program you need. Describe the situation, and the agency points you to the right services.

TIP

Calling for a parent who lives elsewhere?

Use 1-866-243-5678. It connects you to the agency for the community where your parent lives, anywhere in Ohio.

CHAPTER 23

PASSPORT: Help to Stay at Home

PASSPORT is an Ohio Medicaid program for older adults who need the level of care a nursing home provides but would rather stay at home, or in a family member's home. It pays for services that make that safe, so a move isn't the only option.

The basic rules

- Age **60 or older**.
- Meet Medicaid's financial rules, as decided by your county JFS office.
- Need a **nursing facility level of care**, decided by an assessment.
- Be able to live safely at home with the services in place.

How to start

1. Call your Area Agency on Aging (Chapter 22, *Your Area Agency on Aging*). In the Portage area, that's Direction Home, which handles PASSPORT.
2. Ask for a PASSPORT assessment. Someone will ask about health and daily needs.
3. Apply for Medicaid if you don't already have it (Chapter 15, *Medicaid When You're Older*). Your county JFS decides the money side.
4. If you're eligible, a plan of services is worked out with you.

GOOD TO KNOW

Rules and waiting lists vary

Program details are set by Ohio Medicaid rules and can change. The Area Agency on Aging can tell you today's rules and timing.

TIP

Family members can make the first call

If your parent is overwhelmed, you can call to ask questions. The agency will need to talk with your parent, or their legal representative, to go further. See Chapter 31, *Helping a Parent or Spouse*.

CHAPTER 24

Portage County Senior Services

Portage County offers its own senior services in partnership with Family & Community Services, including the Portage Senior Center in Ravenna. It's a place for activities, company and information, and a good spot to ask where to find help with benefits.

What	Details
Portage Senior Center	705 Oakwood St., Ravenna
Phone	(330) 297-3456
Cost	No enrollment or activity fees
County website	portagecounty-oh.gov (look for Senior Services)

Questions worth asking there

- Are there meals or lunch programs, and how do I sign up?
- Is there help with transportation to appointments?
- Is anyone available to help with benefit applications, or Medicare questions during Open Enrollment?
- What classes or activities are on the calendar this month?

TIP

Call before your first visit

Hours and age guidelines can change. A quick call to (330) 297-3456 tells you when to come and what to bring.

WHAT THIS DOES FOR YOU

Benefits help often starts with people

Websites are useful, but a friendly person who knows the local programs is worth a lot. Senior centers and the Area Agency on Aging both know the territory.

PART 5

Energy Help and Property Taxes

HEAP and the Winter Crisis Program for heating bills, PIPP Plus, and the Homestead exemption with the Portage County Auditor.

CHAPTER 25

HEAP: Help with Heating and Cooling Bills

The **Home Energy Assistance Program (HEAP)** is federally funded help for income-eligible Ohioans with their heating bills. It's usually a once-a-year credit on your utility or fuel bill. In 2026, Ohio moved the energy assistance programs to the Ohio Department of Job and Family Services; the website stayed the same.

Who can apply

HEAP uses household income. The limit is set at 175% of the federal poverty guidelines, which change each year. Rather than guess, check the current chart on **energyhelp.ohio.gov** or ask when you call.

Applying online

1. Gather your latest gas and electric bills, and income for everyone in the household (Chapter 3, *What to Gather Before You Start*).
2. Type **energyhelp.ohio.gov** into your browser's address bar.
3. Start the HEAP application and answer the questions.
4. Upload or send the proof requested.
5. Watch your mail for a decision. Approved help usually shows up as a credit on your bill.

TIP

Prefer to talk to someone?

Call **1-800-282-0880** (711 for hearing-impaired assistance). They'll connect you with the local Energy Assistance Provider for your county, who can help you apply.

SCAM ALERT

Energy help is never "pay first"

Calls that say "your power will be cut off in an hour unless you pay with a gift card" are scams. HEAP doesn't charge to apply. If you're worried, call the number on your own utility bill.

CHAPTER 26

Winter Crisis and Summer Crisis Help

HEAP has emergency programs for when you're in real trouble: a **shutoff notice**, service that's already been **disconnected**, or a propane or fuel oil tank that's running low.

Program	When (this season)	For
Winter Crisis Program	November 1, 2026 to March 31, 2027	Shutoff notices, disconnections, low bulk fuel
Summer Crisis Program	Normally July 1 to September 30	Cooling help; 2026 ended September 30

How Winter Crisis works

1. Start the application online at **energyhelp.ohio.gov**, or call 1-800-282-0880.
2. Book an appointment with your local Energy Assistance Provider. An appointment is required to finish the application.
3. Keep the appointment, in person or remote, with your bills and income proof ready.
4. If you have a utility regulated by the state, tell the utility you have a confirmed appointment. Regulated utilities must hold off on disconnecting for a period after the appointment is booked.

HEADS UP

Don't wait for the last day

Winter Crisis help can be used once per season and appointments fill up. Call as soon as you get a shutoff notice or your tank gauge gets low.

GOOD TO KNOW

If a balance is left

When a balance remains after the crisis help, you'll typically need to sign up for PIPP Plus or a payment plan with your utility. See Chapter 27, *PIPP Plus: Paying a Share of Your Income*.

CHAPTER 27

PIPP Plus: Paying a Share of Your Income

PIPP Plus (the Percentage of Income Payment Plan) lets income-eligible customers of the state-regulated gas and electric utilities pay a set percentage of their income each month, all year round, instead of the full bill.

Is it right for you?

- It helps most when your bills are high compared with your income.
- You must keep paying your PIPP amount on time each month.
- If you're on PIPP and also get HEAP, the HEAP benefit is reduced.
- PIPP customers can't shop for a different energy supplier through Energy Choice.

How to sign up

1. Apply for HEAP first; the same application and Energy Assistance Provider handle PIPP Plus.
2. Ask about PIPP Plus at your appointment, or call 1-800-282-0880.
3. Once enrolled, keep your monthly payment going and re-verify your income when asked.

GOOD TO KNOW

Percentages change

The percentage of income you pay is set by state rules and can change. Ask for the current figure when you apply.

TIP

Other payment help

Your utility may also offer budget billing, which spreads costs evenly over the year. Call the number on your bill to ask. It isn't income-based, so anyone can ask.

CHAPTER 28

The Homestead Exemption

The **Homestead exemption** lowers the property taxes on the home you own and live in, for older Ohioans and people who are permanently and totally disabled. It's handled by your county auditor. You have to apply; it isn't added automatically.

The basic rules

- You own the home and it's your primary residence.
- You're **65 or older** by December 31 of the year you apply, or permanently and totally disabled as of January 1.
- Your income, plus your spouse's, is below the year's limit. Income means Ohio adjusted gross income.
- Disabled veterans with a 100% service-connected rating have a separate, larger credit with no income test.

About the income limit

The limit rises with inflation. For applications filed in 2026, Ohio county auditors published a limit of **$41,000** of Ohio adjusted gross income, based on 2025 income. Social Security benefits aren't part of Ohio adjusted gross income, but many pensions are. Check the Portage County Auditor's brochure for the current year's figure.

HEADS UP

Homestead isn't the only property-tax break

There's also the owner-occupancy credit for the home you live in, which doesn't depend on age. If you've never checked, look at your tax bill or ask the auditor whether you have it.

GOOD TO KNOW

Not tax advice

Whether a particular kind of income counts is a tax question. The auditor's office can answer how they apply the rules; a tax professional can help with your own situation.

CHAPTER 29

Applying for Homestead in Portage County

In Portage County, the **Portage County Auditor** handles Homestead applications. The forms are on the Auditor's website, and the office can help you over the phone.

What	Details
Website	portagecountyauditor.org (look under Forms)
Phone	(330) 297-3565
Main form for seniors and disabled homeowners	DTE 105A, Homestead Exemption Application
Disabled veterans	DTE 105I
Owner-occupancy credit	DTE 105C

Step by step

1. Type **portagecountyauditor.org** into your browser's address bar.
2. Open **Forms** and find the current year's Homestead application and brochure.
3. Read the brochure for this year's income limit and filing deadline.
4. Fill in the form. Have your parcel number (on your tax bill), proof of age and income figures ready.
5. Return it the way the form describes, and keep a copy.
6. Call (330) 297-3565 if anything is unclear.

TIP

Look up your parcel number online

The Auditor's **Real Estate Search** lets you look up your property by address and shows your parcel number and whether credits are already on it.

SCAM ALERT

You never need to pay someone to file

Homestead applications are free. Letters or callers offering to file your exemption for a fee, or "lower your taxes" for a cut of the savings, are unnecessary at best.

PART 6

Staying Organized and Safe

Keeping your paperwork straight, helping a parent or spouse, spotting benefit scams, and where to turn when you'd like a hand.

CHAPTER 30

Keeping Your Benefits Paperwork Organized

Benefits come with paper: applications, notices, renewal packets, proof of income. A simple system keeps you from hunting for the one letter you need on the day it's due.

A simple folder system

Folder	What goes in it
Folder 1: Who I am	Copies of your ID, Social Security card, Medicare card
Folder 2: Income	Social Security award letter, pension statements, bank statements
Folder 3: Home	Tax bill, Homestead paperwork, rent or mortgage statements
Folder 4: Utilities	Recent gas and electric bills, HEAP and PIPP letters
Folder 5: Each program	One section each for SNAP, Medicaid, Medicare cost help

Doing the same thing on a computer or phone

1. Make a folder named **Benefits** in your computer's Documents folder or a cloud drive.
2. Inside it, make the same five folders as above.
3. Scan or photograph each document (Chapter 8, *Sending Proof and Documents*) and save it in the right folder.
4. Name each file with the date and what it is, such as "2026-11 Medicaid renewal notice."

TIP

A one-page "key numbers" sheet

Write your case number, Direction Card customer service number, OHID username (not the password) and your county office's number on one sheet at the front of the folder. The cheat-sheet at the end of this guide has a fill-in table for exactly that (Chapter 35, *Your Ohio Benefits Cheat-Sheet*).

STAY SAFE

Keep it private

These papers carry your Social Security and Medicare numbers. Keep the folder somewhere private, protect a computer folder with your device's password, and shred old copies rather than tossing them.

GOOD TO KNOW

Calendar the deadlines

Put every due date from a notice on your calendar, with a reminder a week before. Renewal dates and proof-due dates are the ones that matter most.

CHAPTER 31

Helping a Parent or Spouse

Many people who use these websites are doing it for someone else: a mom, a dad, a husband or wife. That's a kind thing to do, and there are right and wrong ways to go about it.

The right way to help

- Sit with them and help them use **their own** OHID and account.
- Let them answer the questions; you read and type.
- Ask the county office how to be listed as an **authorized representative** if you'll be handling their case.
- Keep copies of what you send, in their benefits folder (Chapter 30, *Keeping Your Benefits Paperwork Organized*).

HEADS UP

Don't make an account in their name

Creating an OHID or applying as someone else, even with good intentions, causes trouble. Ask the agency how to be properly authorized instead.

Legal papers that can help

A power of attorney or guardianship can give you legal authority to act for someone. Those are legal matters; talk with an attorney. Even with them, agencies have their own forms for representatives, so ask each office what it needs.

TIP

Sharing the load

If several family members help, keep one shared list of deadlines and who is doing what. It avoids two people calling the same office, or nobody calling at all.

WHAT THIS DOES FOR YOU

Help for the helper

The Area Agency on Aging (Chapter 22, *Your Area Agency on Aging*) offers caregiver support too. Caring for someone is work, and it's fine to ask for help with it.

CHAPTER 32

Benefit Scams and Where to Report Them

Scammers love benefits because people depend on them and the rules are confusing. They pose as the State of Ohio, Medicare, Social Security, your utility or your county office. The good news: their tricks repeat, and once you know the pattern, you can spot it.

Red flags

- They contacted you out of the blue and it's urgent: "today," "within the hour."
- They want payment by **gift card, wire transfer, cryptocurrency** or a payment app.
- They ask for your PIN, password, the code just texted to you, or your full Social Security number.
- They say you've won a grant, a refund or extra benefits, but there's a fee to release it.
- A text has a link to "update" your EBT card or benefits account.

SCAM ALERT

Ohio agencies never ask for gift cards

No government office in this guide takes gift cards, wire transfers or crypto. Anyone asking for those is a scammer, every time.

What to do in the moment

1. Stop. Don't press any buttons or tap any links.
2. Hang up or close the message.
3. Look up the real number yourself: your card, your letter, or this guide.
4. Call that number and ask whether anything is really wrong.

If you already gave something away

What you gave	What to do
EBT card number or PIN	Lock the card and call 1-866-386-3071 (Chapter 14, *Locking Your Card with ConnectEBT*)
OHID password or code	Change your password at ohid.ohio.gov; call 1-844-640-6446
Medicare number	Call ProSeniors, 1-800-488-6070 (Chapter 18, *Medicare and Medicaid Scams*)
Money or bank details	Call your bank right away

What you gave	What to do
Any government impostor scam	Report it at ReportFraud.ftc.gov

STAY SAFE

It's not your fault

These criminals are skilled. Reporting quickly matters more than how it happened. Tell a family member too, because scammers often try again.

CHAPTER 33

Words You'll See

Government programs come with their own vocabulary. Here's a plain-English list so none of it slows you down.

Word	What it means
OHID	The State of Ohio's single login for its websites.
Self-Service Portal	The signed-in part of benefits.ohio.gov where you apply, renew and report changes.
JFS / CDJFS	Your County Department of Job and Family Services.
SNAP	Food help; in Ohio it's loaded on the Ohio Direction Card.
EBT	Electronic Benefit Transfer: the card system SNAP uses.
ConnectEBT	The app and website for your Direction Card balance and lock.
Renewal / redetermination	Checking that you still qualify, usually yearly.
Authorized representative	Someone officially allowed to handle your case.
Medicare Premium Assistance	Ohio's Medicare Savings Programs: QMB, SLMB, QI-1.
Extra Help	Federal help with Part D drug costs.
OSHIIP	Ohio's free Medicare counseling program.
Area Agency on Aging	Your region's front door to senior services.
PASSPORT	Medicaid home care for people 60+ who need a nursing-home level of care.
HEAP	Home Energy Assistance Program: help with energy bills.
PIPP Plus	Paying a percentage of income to your regulated gas or electric utility.
Homestead	A property-tax reduction for older and disabled homeowners.
Ohio AGI	Ohio adjusted gross income, from your Ohio tax return.

TIP

A dictionary, not a test

Nobody expects you to memorize these. Come back whenever a letter uses a word you don't know.

GOOD TO KNOW

Ask what a letter means

If a notice uses a term that isn't here, it's fine to call the number on the letter and ask, "What does this mean for me?"

WHAT THIS DOES FOR YOU

Words make calls easier

Knowing a term like "renewal" or "authorized representative" helps you get to the right person faster when you call.

CHAPTER 34

When to Call Bill

I'm not an agency, and I can't tell you whether you qualify for anything. What I can do is help with the technology part: the logins, the websites, the apps, the scanning and the organizing.

Good reasons to call

- Creating an OHID and setting up two-step verification without getting locked out.
- Getting comfortable with benefits.ohio.gov so you can renew and report changes yourself.
- Installing the ConnectEBT app and learning to lock and unlock your card.
- Scanning documents with your phone and sending them the right way.
- Setting up a tidy digital benefits folder and calendar reminders for deadlines.
- Bookmarking the real state sites on your computer, tablet or phone.
- Helping a family member learn to help a parent safely.

WHAT THIS DOES FOR YOU

Device Training

My **Device Training** sessions are made for this: we sit together with your own computer, tablet or phone, and you do the steps yourself while I coach. You leave knowing how, not just with it done.

SCAM ALERT

A real helper never cold-calls you

If someone calls out of the blue offering to "handle your benefits" or fix your account for a fee, hang up. I'll never call you unasked.

How to reach me

Call or text **(330) 200-8042**, or book online at **billshometech.com/book**. Bill's Home Tech serves **Portage County, Ohio**, and I bring more than 30 years of professional experience to every visit. If you reach my assistant **Sophie** on the main line, she can answer simple questions and get you on my schedule.

FROM BILL

What it costs

My help is **$49 remote · $99 in your home**. The guides themselves, like this one, are free to read and share. The state's applications are free too.

— Bill

CHAPTER 35

Your Ohio Benefits Cheat-Sheet

The most-used addresses and numbers in one place.

Where to go online

I want…	Go to
Food help, Medicaid, Medicare cost help	benefits.ohio.gov
Your Ohio login	ohid.ohio.gov
Direction Card balance and lock	ConnectEBT app or ConnectEBT.com
Golden Buckeye and senior services	aging.ohio.gov
HEAP and Winter Crisis	energyhelp.ohio.gov
Homestead (Portage)	portagecountyauditor.org
Free Medicare counseling	insurance.ohio.gov/OSHIIP

Numbers to call

Who	Number
Ohio Benefits helpline	1-844-640-6446
Ohio Medicaid Consumer Hotline	1-800-324-8680
Ohio Direction Card customer service	1-866-386-3071
Portage County JFS (public assistance)	(330) 297-3750
Direction Home Area Agency on Aging	1-800-421-7277
Area Agency on Aging connect line	1-866-243-5678
HEAP / energy assistance	1-800-282-0880
Portage County Auditor	(330) 297-3565
OSHIIP Medicare counseling	1-800-686-1578

Who	Number
ProSeniors (Medicare fraud)	1-800-488-6070

Safety in five

1. Type the address yourself; real state sites end in ohio.gov.
2. Never share your OHID password, EBT PIN or a texted code.
3. Never pay with gift cards, wire transfers or crypto.
4. Keep your Direction Card locked between shopping trips.
5. When in doubt, hang up and call the number on your card or letter.

Keep this handy

What	Notes
My OHID username	_____
My case number	_____
My caseworker / office	_____
My next renewal date	_____
My utility account numbers	_____
My parcel number	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

You can do this

The programs are confusing, but the steps aren't hard once you've seen them. Take one at a time. And if you'd like someone beside you, call or text me at (330) 200-8042.