

# Finding Peace

**Help  
Eliminate  
Legal  
Problems for  
Seniors  
and Disabled**

A NONPROFIT LAW  
FIRM



“BRINGING PEACE TO  
YOUR LIFE”

*HELPS represents lower-income seniors and disabled persons who owe debt they can't afford to pay in order to stop collector harassment, and educates them on maintaining*

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## Protection from Predators

**FORTY-FIVE YEARS AGO THIS SUMMER,** the film “Jaws” captivated audiences with its portrayal of a great white shark terrorizing the waters off the fictional Amity Island. “Jaws” became the first movie to earn \$100 million at the box office, fixing in the public’s imagination the image of a 25-foot-long predator stalking unsuspecting swimmers, attacking without mercy or warning.



In reality, while great white sharks can be deadly, they don’t specifically target people. In fact, shark attacks are rare; the US sees an average of 16 shark attacks a year, with one fatality every two years. You’re actually more likely to be killed by a cow, a deer, or the neighbor’s dog.

But even when you have these facts, the image of a dead-eyed predator with open jaws is still menacing – partly because we know that in the unlikely event a great white shark really wanted to eat us, we’d need to have a hefty spear gun, good aim, and advance warning to avoid being lunch.

Debt collectors are the land version of sharks: they’re opportunist predators, preying on anyone who comes their way seemingly without mercy, even to senior citizens. They relentlessly call and send demand letters. Some make harassing threats to take your money and confiscate personal property. In reality, however, debt collectors pose minimal **actual** threat to seniors. Social Security and most forms of retirement income are protected from collections by federal law, and most possessions are protected by federal and state law.

But even when you know the facts – that despite threats, debt collectors can take neither your money nor your personal property – they can still take your peace of mind. That’s where HELPS comes in. We provide protection from collector harassment for seniors and the disabled. With HELPS on your side, you don’t need to fear an unseen predator with every ring of the phone. It’s safe to get back in the water.

*Please feel free to share this with others after you are finished with it by leaving it at your senior center or doctor’s office waiting room.*



## How Your Retirement Income Is Protected

**MANY SENIORS FEAR BEING LEFT DESTITUTE IF THEY WERE TO BE SUED FOR AN UNPAID DEBT.** However, federal and state laws protect Social Security benefits, pensions, VA benefits and disability income from garnishment.

### ***But what happens when that income is put into a bank account? Is it still protected?***

In 2012, federal regulations were enacted that told banks what to do if they received a garnishment for someone receiving Social Security or other federal benefits. Many people, even local bank managers, don't even know about these rules, but a special bank department controls garnishments; they know the rules.

Any bank or credit union account into which federal funds are deposited is protected automatically from garnishment up to *twice the amount of monthly federal funds deposited*, no matter the source of the funds in the account at the time of the garnishment. For example, if you have \$1000 in Social Security deposited electronically into your account each month, the bank will automatically protect twice that amount, \$2000, even if some of the money currently in the account came from another source, such as a gift, something you sold, or money from a private pension. Banks can immediately determine if an account has federal benefits deposited into it. And though banks have 72 hours to review the account, in most cases they immediately release any funds in an account subject to a garnishment hold.

### ***So, what happens if you have more than twice the amount of federal benefits in a bank account that is garnished?***

If the funds are from a protected source, you can file a "claim of exemption" with the court, and the money will be released. HELPS assists its clients with that process in the rare event this is necessary. A pension must have been established under federal ERISA rules — with which almost all pensions comply. However, each state sets a limit on the amount of pension money in a bank account that is protected from a judgment creditor.

Having excess funds in a bank account is rarely a problem for HELPS clients, but any worries with a garnishment can be prevented by not having more than twice the amount of federal benefits in a bank account if you are sued. Excess money could be withdrawn or placed in a prepaid debit card. You could even have your pension funds paid to prepaid debit card. And remember, a creditor first has to file a lawsuit and get a judgment before trying to garnish your bank account.

Call **HELPS toll free at 855-435-7787** if you have any questions. We are happy to offer assistance and assurance.

# Economic Impact Payment Debit Cards

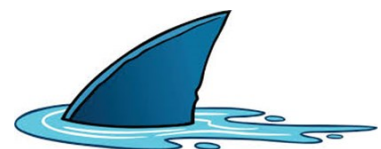
**MOST SENIORS HAVE ALREADY RECEIVED AN ECONOMIC IMPACT PAYMENT** from the government. But if you're still waiting for your Economic Impact Payment, be aware that it might be coming on a debit card. Here's what to know:

- ◆ The plain, white envelope will be from "Money Network Cardholder Service"
- ◆ The VISA-branded prepaid card inside will be issued by MetaBank
- ◆ The mailer will give you instructions on activating the card – but here are the two options:
  1. Call 1-800-240-8100
  2. Visit [USdebitcard.gov](https://USdebitcard.gov) and click on the EIP card link. They will ask for your Social Security number; give it **only** to one of these methods.
- ◆ No one will ever call, text, email, or send you a link about your EIP card

For questions about the card, call 1-800-240-8100. You can also get more information about your EIP card from the [Consumer Financial Protection Bureau](https://www.consumerfinance.gov). If you accidentally threw away your EIP card, immediately call 1-800-240-8100 and select the "lost / stolen" option. Your original EIP card will be deactivated and a replacement card will be sent.



## Scam Alert!



**SCAMMERS ARE TAKING ADVANTAGE OF THE COVID-19 CRISIS BY USING SOCIAL MEDIA** to pose as government officials. They offer to help get your Economic Impact Payment faster, or claim that you owe money. Often, they use fake links to websites that look like they're from government.

Remember that the government will never call, text, or contact you on social media. Similarly, the CDC, WHO, or other organizations will not contact you to offer test kits, refunds, or information.

Beware!

- 🚫 Do not click on any link in emails or social media messages from "the government."
- 🚫 Say NO to anyone claiming to be from the government asking for gift cards.
- 🚫 Say NO to anyone requesting personal financial information.
- 🚫 Delete any request claiming to be from the Census Bureau asking you to take a survey on coronavirus.

# Relief from Medical Expenses

**ALTHOUGH MEDICARE IS ADDRESSING THE EXPENSES OF COVID-19**, other health care costs often take a sizeable portion of seniors' income. Many seniors could use free or low-cost services. Here are a few options to ease the financial burden of healthcare.



## Free Medical Services

Low-income older adults can also receive medical services through local free clinics operated by the [National Association of Free & Charitable Clinics](#). If you need help with medication, pharmaceutical companies operate Patient Assistance Programs (PAP) that provide seniors with free medication. Some of these programs are run by states and can be found on the [National Council on Aging](#) website. Another option is to search for Patient Assistance Programs offered directly from drug companies. Look on the [RXAssist website](#) and the NCOA-sponsored [BenefitsCheckUp site](#).

## Free Dental Care



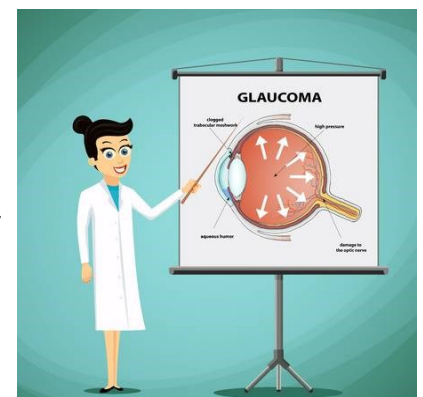
Low-income seniors needing free dental care can turn to [Donated Dental Services](#) (DDS), which is staffed by volunteer dentists and available in every state. Their website has a listing of facilities by state and their application process. Unfortunately, due to high demand, some states have limited availability; however, you can still apply if you are a veteran or have documentation from your physician stating that you cannot receive essential medical treatment because of dental issues.

You may also be able to get dentures for free by contacting your [state's dental association](#). They will be aware of any free services offered by dental schools and others in your state. You may also be able to find about local free denture programs through your local AAA.

## Free Eye Care

The [American Optometric Association](#) website has a listing of state specific and national resources for low cost or free vision care. You can look up the American Optometric Association Foundation website and click on the "Programs" tab.

Another option is [EyeCare America](#), sponsored by the Foundation of the American Academy of Ophthalmology. They provide free eye exams and up to one year of care for any disease diagnosed during the initial exam. Seniors who qualify include those who don't belong to an HMO or have eye care coverage through the Veterans Administration.



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## Free Hearing Aids

Several organizations help seniors obtain hearing aids for free. You can apply for hearing aids on the Starkey Hearing Foundation's **Hear Now Program**. Also, the **National Hearing Aid Project** assists low-income seniors with finding low cost or free hearing aids. And you can also turn to the local branch of **Lions Club** or **Kiwanis Club** for assistance getting new or refurbished hearing aids.

You may also qualify for a free hearing aid through **Medicaid** and the **Veterans Administration**. If you need help understanding what your government benefits through Medicare cover, the **Senior Health Insurance Assistant Program** helps seniors with free health insurance counseling. Note that the program may have different names in different states.

Seniors who are suffering from hearing loss can also get a **free phone from Caption Call**. The phones have a screen interface that provides captioning for incoming calls.



## KEEP UP WITH HELPS ON OUR FACEBOOK PAGE!!

- Enjoy regular posts from HELPS director Eric Olsen
- Share HELPS with your friends
- Find us at [www.facebook.com/helpsishere](http://www.facebook.com/helpsishere)

## What is HELPS?

***Are you being harassed by collectors for debts you cannot pay?  
Is your income Social Security benefits, retirement, veteran benefits, or disability?  
Did you realize that this income is protected by federal law?***

Under federal law, when you are represented by an attorney, collectors may no longer contact you by phone or mail. When you enroll with HELPS Nonprofit Law Firm, we send letters to your debt collectors advising them that we represent you for the purpose of communication. The calls stop! Peace returns to your life. Visit our website [www.helpsishere.org](http://www.helpsishere.org) and listen to our actual clients explain how HELPS changed their lives.

HELPS does not negotiate with creditors, nor do we represent clients in court. HELPS provides an affordable alternative to bankruptcy.

If you have questions or want to enroll, **call us toll free at 855-435-7787**. We are always available to answer questions. This very day you could have an attorney to represent you to your creditors!

## Recent Notes from Clients

"I worked in the bankruptcy field for several years. I thought I had a good understanding of consumer rights until I saw a HELPS ad appear in my Facebook newsfeed. See, FB is more than just chit chat among friends. If not for that ad, I would not have known about my rights because of receiving Social Security disability benefits. So very grateful as my SSD backpay can now be saved for any medical bills that may arise before I become eligible for Medicare." - *Cindy L.*



"I handled my banking issue. Got money back into my account that Southwest United Financial had taken out, and I also requested the \$30 stop-payment fee to be put back into my account. Success! If they take out \$100 again, I will be contacting HELPS first." - *Patricia A.*





"I feel bad for not paying, but I just couldn't keep up. Now I was able to get \$70 worth of groceries! We have not been able to buy that much worth of groceries for years!"

"I just wanted to say thank you for helping get the Mandarich Law Group to drop my case. They dismissed it! Ironically, they dismissed the case on the day I went back into the hospital. I can't thank HELPS enough for the help you have given me." - *Robert S.*

"I am alive today because of HELPS and your kind, compassionate staff. I am and always will be grateful. HELPS gives seniors hope when all feels lost and life feels suffocated to non-existence. My life was spared, and I thank you every day that I am able to wake up in this world. I could not have continued in my life without HELPS. Forever etched in my heart is the gratefulness I feel for you helping to save my life! Thanks to everyone at HELPS." - *Wanda H.*

## HELPS and YouTube

Did you know HELPS has its own YouTube channel? To find it, look up [HELPS Nonprofit Law Firm YouTube](#) on any web browser. You can subscribe by clicking on the red "Subscribe" box to receive updates on any new videos. Below are some recently added videos.

-  [Can a Creditor Take My Stimulus Check?](#)
-  [Am I Really Being Sued?](#)
-  [Debt Management What to Know](#)
-  [Credit Score and Car Insurance](#)



## You Asked... We Answered

*from Executive Director Eric Olsen*

**QUESTION: Should I list my doctor with HELPS if I still want to see him or her?**

**ANSWER: It's probably not a good idea.** He or she might get offended if they got a letter from HELPS telling them essentially to "take a hike" because you are not going to pay them. After over 40 years of practice, I have learned that almost all doctors will be happy just to receive regular, token payments from lower-income and poor seniors, even as little as \$5 per month. That shows you are trying. Your doctor certainly knows you are on a restricted budget. Remember, your doctor or medical provider receives most of the payment for your services from Medicare and perhaps even some funds from supplemental insurance. The portion you owe is a drop in the bucket compared to what they have already received.

**QUESTION: What should I do if I can't afford a co-pay?**

**ANSWER: Doctors receive most of their payment for treating seniors from Medicare and/or supplemental insurance.** If you are unable to pay the co-pay for a doctor visit, your doctor's office will certainly accept a partial payment with a promise to pay the balance later.

**QUESTION: What about a bill I owe to a hospital or other medical provider I probably won't see again? Will a hospital see me if I owe them for a previous bill?**

**ANSWER: Those debts can be listed with HELPS.** Public, nonprofit hospitals legally cannot deny medical services. Once again, most of your bill is paid by Medicare and perhaps other forms of insurance. You could choose to pay a token amount each month. Failure to pay the bill should not result in your being denied hospital services in the future. Many hospitals have programs for bills to be waived or "written off" because of a senior's low income; you can certainly inquire about any hardship program the hospital offers before you send the debt to HELPS. However, if your bill has been sent to collections, it may be too late to apply for a waiver through the hospital. Those bills can be sent to HELPS so we can notify the collector not to contact you further.

We have a two and half minute video on HELPS' YouTube Channel that you might find helpful, titled "What to do About Past Medical Bills." Here is the link: <https://www.youtube.com/watch?v=Ucl7pUOb0dw>.

Please call HELPS with any questions about medical bills. We'd rather you talk with us than worry about dealing with the cost of medical care that you need. Our toll-free number is **855-435-7787**.

**HELP ELIMINATE LEGAL PROBLEMS  
FOR SENIORS AND DISABLED**

**PO Box 12647**

**Salem, OR 97309-0647**

HELPS is a 501(c)(3) Charitable  
Organization and Nonprofit Law Firm  
Serving All 50 States

[www.helpsishere.org](http://www.helpsishere.org)

[info@helpsishere.org](mailto:info@helpsishere.org)

[www.youtube.com/HELPSNonprofitLawFirm](http://www.youtube.com/HELPSNonprofitLawFirm)



**HELPS CONTACT INFORMATION**

**Creditor Referral Numbers**

Phone: 818-351-3514

Fax: 310-807-4103

**For Client Use**

Toll Free Phone: 1-855-435-7787

Fax: 310-807-4103

Text: 530-436-5547

**CORRESPONDENCE**

**HELPS Nonprofit Law Firm**

**PO Box 12647**

**Salem, OR 97309**

**HELPS Nonprofit Law Firm**

4076 Crebs Avenue

Reseda, CA 91335

**EMAIL**

**General Inquiries / Email Documents**

Eric W. Olsen - Executive Director | Attorney

Kaisa Janzen - Assistant Director | Attorney

Cindy - Cease and Desist Letters

Twillia - Paralegal, IRS and Student Loan Issues

Chrystal - Bookkeeper

Jamie - Assistant Bookkeeper

Laura - Newsletter and Publications

**[info@helpsishere.org](mailto:info@helpsishere.org)**

[eolsen@helpsishere.org](mailto:eolsen@helpsishere.org)

[kjanzen@helpsishere.org](mailto:kjanzen@helpsishere.org)

[cemery@helpsishere.org](mailto:cemery@helpsishere.org)

[tsasser@helpsishere.org](mailto:tsasser@helpsishere.org)

[chart@helpsishere.org](mailto:chart@helpsishere.org)

[jnelson@helpsishere.org](mailto:jnelson@helpsishere.org)

[lmoore@helpsishere.org](mailto:lmoore@helpsishere.org)