

# Accessing Benefits & Supports for Older Adults with Long COVID

RESOURCE GUIDE • July 2022

NATIONAL  
CENTER ON  
**LAW &  
ELDER  
RIGHTS**

## Older Adults & Long COVID

Most individuals with COVID-19 get better within weeks, but some continue to experience symptoms that can persist for a long time after their initial recovery, or may even develop new symptoms. This condition is commonly referred to as “long COVID” and can impact anyone, even those who only had mild symptoms. According to the CDC, health inequities may put some populations at greater risk for developing post-COVID conditions.

The severity of long COVID can range from mild to incapacitating and may sometimes result in disability. [One in four adults age 65 and older](#) who survive COVID-19 are estimated to develop long COVID. Those experiencing long COVID may need significant resources and supports to maintain economic security, access healthcare, and live independently. Legal assistance, elder rights, and aging services providers can play a role to help those with long COVID, and this resource guide provides links to information, trainings, and resources that can assist advocates in addressing a wide range of issues.

## Income Supports and Benefits

Older adults and others with long COVID may experience a loss in household income due to an inability to work or other financial impact caused by increased expenses. Advocates can assist by screening for benefits eligibility and helping individuals apply or seek new benefits, such as Social Security Disability Benefits.

- National Council on Aging: [Benefits Check-Up](#)
- Social Security Administration: [SSA Benefit Eligibility Screening Tool](#)
- Social Security Emergency Message: [Evaluating Cases with COVID-19](#)
- NCLER Training: [Accessing Benefits & Supports for Older Adults with Long COVID](#) (*includes information on long COVID and Social Security Disability*)
- NCLER Chapter Summary: [Supplemental Nutrition Assistance Program \(SNAP\) Basics](#)
- NCLER Chapter Summary: [Title II Auxiliary Benefits: Social Security Benefits You’ve Never Heard Of & Who Is Eligible for Them](#)
- NCLER Tip Sheet: [Patching the Safety Net: Survivor’s Benefits for LGBTQ Older Adults](#)

## Access to Health Care

Individuals with long COVID generally benefit from health care services that include multidisciplinary teams from a range of specialties to address the issues of COVID-19 recovery. Long-COVID or Post-COVID Care Centers (PCCCs) are [available in some regions](#) and 18 clinics have been established at Veterans Administration facilities. Advocates can assist older adults by connecting them to such clinics and advocating for health care coverage for treatment of long COVID.

- Centers for Disease Control & Prevention: [Long COVID or Post-COVID Conditions](#)
- Medicare.gov: [Medicare Coverage, COVID-19](#)
- Centers for Medicare & Medicaid Services: [Mandatory Medicaid and CHIP Coverage of COVID-19-Related Treatment under the American Rescue Plan Act of 2021](#)
- Department of Health & Human Services: [Guidance on “Long COVID” as a Disability Under the ADA, Section 504, and Section 1557](#)
- White House Fact Sheet: [The Biden Administration Accelerates Whole-of-Government Effort to Prevent, Detect, and Treat Long COVID](#)
- NCLER Trainings: [Health and Long Term Services & Supports](#)

## Housing

A loss in household income or increased expenses due to long COVID can also lead to housing instability. Advocates working with older adults should screen for potential housing issues that could lead to eviction or mortgage foreclosure. Older adults in income-based housing may find it useful to request an interim reexamination of rent as a result of “circumstances impacting adjusted annual income that occur between reexaminations.” Housing counselors can also take much needed steps to help older adults access pandemic-related relief funds or programs, and legal assistance attorneys can provide representation in housing court if needed.

- NCLER Chapter Summary: [Legal Basics of Subsidized Housing Rents- Income, Formula-Based, and Tax Credit Properties](#)
- NCLER Practice Tip: [Connecting Older Adults to Emergency Rental Assistance Programs](#)
- NCLER Chapter Summary: [Housing Assistance Fund: Navigating the Program Guidelines and Implementation Challenges](#)
- NCLER Trainings: [Eviction and Mortgage Foreclosure Prevention](#)
- [Find HUD Approved Housing Counselors](#)
- [Find Legal Assistance](#)

## Consumer Protection

Older adults with long COVID may also find that it is difficult to keep up with bills, resulting in debt collection issues. Additionally, some may be targeted for COVID-related scams that claim to offer treatment for COVID-19 symptoms or other products. Advocates working with older adults can help by raising awareness of scams, advocating for consumer rights, and deploying strategies to respond to fraud.

- NCLER Chapter Summary: [Strategies for Responding to Debt Collectors](#)
- NCLER Chapter Summary: [Protecting Older Adults Against COVID-19 Related Scams and Obtaining Relief from Financial Distress](#)
- Consumer Financial Protection Bureau: [Medical Debt Rights & Protections \(CFPB\)](#)
- NCLER: [Elder Justice Toolkit](#)

## Conclusion & Additional Resources

There are many ways that legal assistance, elder rights, and aging services professionals can help older adults who are experiencing long COVID. Screening and addressing the wide range of associated issues outlined in this resource sheet and beyond can help older adults thrive as they grow older and remain at home and in their communities.

- [Disability Information and Assistance Line \(DIAL\)](#)
- Aging Services Network Locator: [Elder Care Locator](#)
- Area Agencies on Aging (AAAs)
- Aging & Disability Resource Centers (ADRCs)
- State Long-Term Care Ombudsman Programs
- Legal Assistance
- [Centers for Independent Living \(CILs\)](#)
- Legal Services Corporation: [Locate Legal Assistance](#)
- Administration for Community Living: [How ACL's Disability and Aging Networks Can Help People with Long COVID](#)

---

**Case consultation assistance is available for attorneys and professionals seeking more information to help older adults. Contact NCLER at [ConsultNCLER@acl.hhs.gov](mailto:ConsultNCLER@acl.hhs.gov).**

---

*This Chapter Summary was supported by contract with the National Center on Law and Elder Rights, contract number HHS75P00121C00033, from the U.S. Administration on Community Living, Department of Health and Human Services, Washington, D.C. 20201.*