

Frequently Asked Questions Masonic Senior Outreach Services (MSOS)

What is the MSOS Program?

- Masonic Senior Outreach Services (MSOS) is a program of the Masonic Homes of California, addressing the needs of the fraternal membership who are 60 years of age and older. MSOS provides the membership access to the services and resources they need to stay healthy and safe in their homes or home communities.

What services does MSOS offer?

- **Information and referral services:** The Masonic Assistance team provides consultation over the phone and links callers to services such as home care, senior housing, public benefits, Medicare and MediCal/Medicaid resources, veterans benefit counselors, and transportation agencies.
- **Care management:** When a fraternal member faces declining health, isolation, loss of a spouse, or other challenges, MSOS can provide ongoing support. Through a regular schedule of visits and telephone contact, care managers help navigate health and financial matters, and advocate for important services/benefits.
- **Financial assistance:** MSOS offers financial support for eligible Masons age 60+ (or 55+, if permanently disabled) and their spouses, widows, and sometimes their mothers. This assistance ensures that elder members can age with dignity and confidence, knowing that all their basic needs will be met. Support is need-based, flexible and ongoing.

What is the best way to refer someone to MSOS?

- Call the Masonic Assistance office at **888-466-3642** or email intake@mhuc.org.
- When calling to make a referral for someone other than oneself, it is important to have that person's permission to make the referral. Whenever possible, the person seeking assistance should call on their own or be present during the call so they can be part of the process from the start.
- In-depth intake calls can take anywhere from 30-60 minutes. Masonic Assistance will inquire about finances, health, current housing and living conditions, benefits, and other information that will help to determine eligibility and appropriateness to receive services through MSOS.

What are the criteria to apply for MSOS financial assistance?

- Applicants must be age 60 or older (age 55 or older, if permanently disabled) and Master Masons in good standing for last five consecutive years (or the spouse, widow, or sometimes the mother of a qualifying California Mason).
- Applicants must meet financial criteria and demonstrate need, and they must already be receiving all eligible public benefits.
- Applicants must not require skilled nursing services or 24-hour home care (Those requiring this level of care will be assisted with a referral.)

Does MSOS provide emergency financial assistance?

- MSOS does not provide emergency financial assistance. When this type of assistance is required, MSOS will refer the Mason to request assistance from his lodge(s).
- The application process takes about 30-90 days, depending on the time it takes the applicant to gather the necessary documentation and the time MSOS takes to process and approve the application.

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- How does MSOS determine how much assistance is provided?**

 - MSOS creates a budget that includes the client’s income and MSOS approved expenses. The amount of assistance received is determined by taking the client’s approved expenses and subtracting the total from the client’s income. The more financial resources the client can contribute to the budget, the less MSOS support they need.

- Will the client need to repay any financial assistance they receive?**

 - MSOS clients **who receive financial assistance** are required to sign an Agreement to Repay, which states that the client agrees to repay MSOS when assets are available (including property, life insurances, inheritance, etc.).
 - If the client does not have the ability to repay the program, then their masonic assistance support will be forgiven.

- Must the client sign over their home to the Masonic Home in exchange for MSOS?**

 - Applicants must provide information regarding all properties and resources, including life insurance policies, investments, bonds, etc., as these assets will need to be assessed prior to receiving financial assistance from MSOS.
 - If a client owns real property and is approved for financial assistance through MSOS, a Deed of Trust or Secured Interest will be placed on that property. At the time in which the client sells their property or passes away, the MSOS program will be repaid only for funds expended upon their care. Any remaining funds will be used to support their on-going care plan or returned to their heirs.

- What if the client needs financial assistance but lives with family or friends?**

 - MSOS financial support will only be extended to cover the clients and/or widow’s share of costs.
 - All household members are expected to contribute to the expenses and the MSOS client’s share is determined by dividing household expenses by number of occupants.

- How long does the MSOS application process take?**

 - The application process takes about 30-90 days, depending on the time it takes the applicant to gather the necessary documentation and the time MSOS takes to process and approve the application.
 - Applicants are actively engaged throughout the application process and regularly communicate with Masonic Assistance and MOS. MOS conducts a home visit as part of the application process.

- If the applicant is also applying the Masonic Home, do they need to complete two applications? When will they be placed on the Masonic Home waiting list?**

 - Much of the Masonic Homes and MSOS applications overlap. MOS and Masonic Homes admissions staff will work together to minimize the need to provide duplicate application documentation.
 - Masonic Homes applicants are not placed on the waiting list for Masonic Homes until their entire Masonic Homes application has been received, reviewed, and approved by Masonic Homes admissions staff.

- Do clients need to move to the Masonic Home?**

 - If a client lives within 30 miles of the Masonic Homes at Union City or the Masonic Homes at Covina, the nearby campus will be their designated Retirement Care Facility for the Elderly (RCFE), should they desire or require a licensed community to meet their care needs, and provided the Masonic Homes is able to do so. This can be determined by Masonic Outreach Services and Masonic Homes staff.