

Massachusetts Financial Resources & Benefits

Health Insurance

For anyone with insurance concerns: HealthCare for all has an insurance helpline: <https://hcfama.org/hcfas-helpline/> (800-272-4232) and the SHINE counselor program can be useful: <https://www.mass.gov/info-details/serving-the-health-insurance-needs-of-everyone-shine-program>

Care Management Resources

This national agency, the Patient Advocate Foundation, provides a range of free services, including Case Management, a Co-Pay Relief Program and Financial Aid Funds.

<https://www.patientadvocate.org/>

Every town in MA is covered by a [community action program](#), or CAP. CAPs can help with a variety of benefits and are also often connected with food pantries, which is extra helpful if you are outside Boston! You can look up the CAP for your town [here](#).

-You can ask your primary care office if they have a **resource specialist or community health worker**; if so, they can help you to access benefits.

Housing Assistance

Residential Assistance for Families in Transition (RAFT):

Provides up to \$7,000 per household within a 12-month period to help maintain current housing or move. Covers overdue rent, utilities, moving costs and mortgage payments.

[Apply for RAFT](#)

Massachusetts Rental Voucher Program (MRVP) & Alternative Housing Voucher Program (AHVP):

Offers tenant and project-based assistance for low-income families and individuals. AHVP is specifically for low-income people under 60 with a disability. [Rental Assistance: Housing Vouchers](#)

Public Housing Programs:

Affordable public housing is available for low-income families, elderly and disabled people in more than 230 towns in Massachusetts. [Public Housing Programs](#)

HomeBASE:

Provides financial assistance to help families facing homelessness pay for rent, utilities and moving costs. [HomeBASE Information](#)

Emergency Housing Assistance:

Offers shelter programs and related services for individuals and families seeking emergency housing. [Emergency Housing Assistance](#)

Wayfinders

Assists with home loans to fund accommodations due to disability. [Wayfinders](#)

Utility & Energy Assistance

You can ask your doctor for a letter of medical necessity that you can provide to utility companies to avoid shut-offs.

Low-Income Home Energy Assistance Program (LIHEAP):

Helps homeowners and renters pay for heating costs during the winter heating season. [Learn about Home Energy Assistance – HEAP](#)

Good Neighbor Energy Fund:

Provides financial assistance to help pay for energy costs for Massachusetts residents who are not eligible for other utility assistance programs. [Financial Assistance during the COVID-19 crisis](#)

There are also [Fuel Assistance](#) (LIHEAP) benefit programs you can access through the state.

Food Assistance

Fair Foods

[Fair Foods](#): if you are in the Boston area, they offer sites throughout the week around the city where you can get fresh food for \$2 or free if needed.

Supplemental Nutrition Assistance Program (SNAP):

Provides monthly funds to help low-income individuals and families purchase food. [SNAP Benefits](#)

Women, Infants, & Children (WIC) Nutrition Program:

Offers nutrition assistance to pregnant women, new mothers, and young children. [WIC Program](#)

Massachusetts Food and Cash Assistance:

General resources for food, cash, and economic help. [Food & Cash Assistance](#)

Employment & Financial Assistance

Department of Transitional Assistance (DTA):

Provides cash benefits and employment support to low-income individuals and families. Programs include TAFDC and EAEDC. [Department of Transitional Assistance](#)

Paid Family and Medical Leave (PFML):

Offers paid leave for medical or family reasons to eligible employees. [Paid Family and Medical Leave](#)

State Supplement Program (SSP):

Provides supplementary benefits to those who qualify for Supplemental Security Income (SSI). [State Supplement Program](#)

Disability Services

Massachusetts Rehabilitation Commission (MassAbility):

Assists individuals with disabilities in achieving independence through vocational rehabilitation and community living programs. [MassAbility](#)

Massachusetts Office on Disability (MOD):

Provides information, guidance, and training on disability-related civil rights and architectural access. [Massachusetts Office on Disability](#)

Legal Aid & Advocacy

Greater Boston Legal Services (GBLS):

Provides free civil legal assistance to low-income individuals and families in the Boston area.

[GBLS](#)

Disability Law Center (DLC):

Offers legal assistance to individuals with disabilities.

[Disability Law Center](#)

Health Law Advocates (HLA):

Provides free legal assistance to income-eligible Massachusetts residents facing barriers to

healthcare access.

[Health Law Advocates](#)

Fair Employment Project:

Offers legal information and assistance to Massachusetts workers facing employment discrimination or other workplace issues.

[Fair Employment Project](#)

Community-Based Support

City Mission Boston:

Works to prevent homelessness and promote economic self-sufficiency through education and advocacy.

[City Mission Boston](#)

Project Hope Boston:

Partners with women and families in the Roxbury and Dorchester communities to improve housing stability and economic mobility.

[Project Hope Boston](#)

Massachusetts Association for Community Action (MASSCAP):

The statewide network of Community Action Agencies offering advocacy, benefits, and support.

[MASSCAP](#)

FindHelp:

An online directory to find local financial assistance programs.

[FindHelp](#)