

**WORKING WITH
STRUGGLING
DELAWARE
RESIDENTS 50+
TO WIN BACK
OPPORTUNITY**

**INFORMATION
TO HELP YOU:**

- Increase your income
- Save money on prescription drugs
- Pay doctors' bills
- Buy groceries
- Cover other basic costs



YOUR GUIDE TO PUBLIC BENEFITS IN DELAWARE

It's hard to be a good provider if you're in crisis yourself. If you're faced with circumstances beyond your control, you need an opportunity to regroup, so you can go back to being a source of help and hope for friends and family.

AARP Foundation is here for everyone 50 and older who's struggling with problems of hunger, isolation, income and housing. We'll connect you to resources you may not even know are out there. And we're working side by side with trusted organizations in your community and nationwide to help you take control, move forward and feel like a good provider again.

Income guidelines, eligibility requirements and telephone numbers are subject to change. For the most up-to-date information in your state, log on to the Benefits QuickLINK website: www.aarp.org/quicklink.

AARP[®]
FOUNDATION

PAYING FOR HEALTH CARE AND PRESCRIPTION DRUGS

Medicare

Benefit: Health insurance that helps pay for preventive care, doctor visits, hospital stays and prescription drugs.

Who can apply: People who are 65 and older, and younger people with disabilities or kidney failure.

How to apply: Call the Social Security Administration toll-free at 1-800-772-1213 and tell the operator where you live. You can also log on to www.socialsecurity.gov and select “Questions about Medicare.” For information about the Medicare prescription drug coverage, call 1-800-MEDICARE (1-800-633-4227) or log on to www.medicare.gov.

For additional assistance, call ELDERinfo, also known as the Delaware State Health Insurance Assistance Program (SHIP), toll-free at 1-800-336-9500 or 302-674-7364 or log on to www.delawareinsurance.gov/departments/elder/eldindex.shtml.

Medicare Savings Programs

Benefit: Pays for some of the costs of Medicare, including the Part B premium, deductibles and copayments. How much you get depends on your income and assets.

Who can apply: People who get Medicare and earn around \$1,219 per month for one person or \$1,640 per month for a married couple.

How to apply: For more information about the Medicare Savings Program, contact the ELDERinfo hotline, also known as the Delaware State Health Insurance Assistance Program (SHIP), toll-free at 1-800-336-9500 or 302-674-7364. You can also download an information brochure from www.delawareinsurance.gov/departments/elder or

contact the Delaware Division of Social Services toll-free at 1-800-372-2022.

Medicare Rx Extra Help

Benefit: Pays for the monthly fee and deductible for Medicare prescription drug coverage, and lowers prescription drug copayments.

Who can apply: People with a limited income receiving Medicare whose combined savings, investments and real estate (other than their home) is less than \$12,510 for single people; or \$25,010 for those married and living with their spouse.

How to apply: Call the Social Security Administration toll-free at 1-800-772-1213 and ask for the Medicare Rx Extra Help application. You can also log on to www.socialsecurity.gov and click on the Medicare section.

For additional assistance, call the ELDERinfo hotline, also known as the Delaware State Health Insurance Assistance Program (SHIP), toll-free at 1-800-336-9500 or 301-674-7364 or log on to www.delawareinsurance.gov/departments/elder/eldindex.shtml.

Delaware Prescription Assistance Program

Benefit: Provides eligible individuals with prescription benefits up to \$3,000 per year.

Who can apply:

Delaware residents who are 65 and over or have disabilities at any age and who have income less than \$1,805 per month if you are single, or \$2,428 per month if you are married and living with your spouse.

How to apply: For more information or an

application, call toll-free 1-800-996-9969 or log on to www.dhss.delaware.gov/dhss/dmma/dpap.html.

Medicaid

Benefit: Provides medical coverage for hospital care, health center and clinical services, doctor care, nurse care, lab and X-ray services, and nursing homes.

Who can apply: People who are 65 or older, blind or have disabilities, few resources, or in some cases, high medical bills. To qualify, you

must meet Medicaid income and asset limits. Income limits vary, depending on the size of your family and where you live. Income limits also vary based on the particular Medicaid program for which you qualify, so contact your state Medicaid office for more information.

How to apply: To apply for Medicaid, call the Division of Social Services office closest to where you live and ask that a Medicaid application be mailed to you. For a complete list of local offices, visit the DSS website at www.dhss.delaware.gov/dhss/dss/contact.html or call 1-800-372-2022.

HELP WITH YOUR HOME

State Property Tax Assistance

Benefit: The state has property tax relief programs for residents age 65 and older who own their home. The Senior School Property Tax Credit offers a tax credit equal to half of the school property taxes, up to \$500.

Who can apply: If you are 65 or over and reside in a district that has approved the Senior School Property Tax Credit, you may take the credit against regular school property taxes assessed on your primary residence.

How to apply: You must complete an application for the credit and submit it to the State Division of Taxation in the county in which you reside. Applications will be mailed directly to taxpayers after districts notify the Department of Finance that they have approved the Senior School Property Tax Credit. For more information, contact the Department of Finance at New Castle County, 302-395-5520; in Kent County, 302-744-2341; and in Sussex County, 302-855-7760.

Delaware Energy Assistance Program

Benefit: Pays heating and cooling bills, and some energy-related home repairs.

Who can apply: Low-income people with annual incomes less than \$21,660 for one person or \$29,140 for two people.

How to apply: For additional information or application assistance, call the Delaware Helpline toll-free at 1-800-464-4357 or log on to www.dhss.delaware.gov/dhss/dssc/liheap.html.

Telephone Assistance

Benefit: Helps pay for the cost of basic local telephone services.

Who can apply: Qualified low-income older adults. You are automatically eligible if you are in one of the following programs: Medicaid, Supplemental Security Income (SSI), Federal Housing Assistance/Section 8 Programs, Food Stamps, Low Income Home Energy Assistance Programs, Bureau of Indian Affairs (BIA) General Assistance, and Tribally Administered Temporary Assistance for Needy Families (TANF).

How to apply: Call your local phone company and tell the sales department that you want to apply for Link Up or Lifeline. For more information, go to www.lifelinesupport.org, and click on your state.

HELP BUYING NUTRITIOUS FOOD

Food Stamp Program

Benefit: An Electronic Benefits Transfer (EBT) card, similar to a debit card, that you can use like cash to pay for food at most grocery stores.

Who can apply: People with limited income

and resources, especially people 60 and over.

How to apply: Contact the Delaware Division of Social Services at 1-800-372-2022 or log on to www.aarp.org/quicklink to get the application for your state.

CASH ASSISTANCE

Social Security

Benefit: Monthly checks. How much you get depends on how long you have worked, how much money you earned, where you worked and your age when you began getting benefits.

Who can apply: Workers who are 62 or older, people with disabilities, or the spouse and children of a deceased or disabled worker who paid into the Social Security program.

How to apply: You can find out if you qualify for Social Security benefits by using the screening tool on the Social Security website (www.socialsecurity.gov). If you qualify, you can apply for retirement benefits online at www.socialsecurity.gov. You can also make an appointment at your

local Social Security office. To find your local Social Security office, call 1-800-772-1213 toll-free and tell the operator where you live.

Supplemental Security Income (SSI)

Benefit: Monthly checks.

Who can apply: People who are 65 and older, or people who are blind or have disabilities and have very low income and assets.

How to apply: You must make an appointment at your local Social Security office to apply. You can find your local Social Security office by calling 1-800-772-1213 toll-free and telling the operator where you live. Or, you can log on to www.ssa.gov/pgm/links_ssi.htm.

OTHER INFORMATION

Eldercare Locator

Connects older Americans and their caregivers with sources of information on senior services. Call 1-800-677-1116 (hours of operation are Monday–Friday, 9 am–8 pm ET) or log on to www.eldercare.gov.

Services for Older Adults

For additional information about other programs and resources for Delaware older adults, call the Delaware Division of Services for Aging and Adults

with Physical Disabilities toll-free at 1-800-223-9074 or log on to www.dhss.delaware.gov/dsaapd.

Legal Help

If you need a lawyer but have limited resources, you can call the Delaware Volunteer Legal Services toll-free at 1-800-773-0606 (Kent & Sussex County) or 302-478-8850 (New Castle County) or log on to www.dvls.org.

You can also go to the Benefits QuickLINK website at www.aarp.org/quicklink.