

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

You have to take care of yourself if you're going to be a good provider. If you're facing challenges that seem overwhelming, you need an opportunity to regroup, so you can go back to being a source of help and hope for family and friends.

AARP Foundation is here for everyone, 50 years of age or older, who is struggling with problems of hunger, isolation, income or housing. In addition, we are 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.

Program guidelines, telephone numbers, and websites are subject to change. For the most up-to-date information in your state, log on to AARP Foundation Benefits QuickLINK at: aarp.org/quicklink.

PAYING FOR HEALTH CARE AND PRESCRIPTION DRUGS

Medicare

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

Who can apply: You must be 65 years of age or older or under age 65 and meet the disability guidelines.

How to apply: To apply, call the Social Security Administration at: 1-800-772-1213 and tell the operator where you live. You can also go to: www.socialsecurity.gov and click on the “Medicare” section. For information about Medicare Prescription Drug Coverage, call Medicare at: 1-800-MEDICARE (1-800-633-4227) or go to: www.medicare.gov.

For additional assistance, call ELDERinfo, also known as the Delaware State Health Insurance Assistance Program (SHIP), at: 1-800-336-9500 or 302-674-7364 or go to: www.delawareinsurance.gov/services/elderinfo.shtml.

Medicare Savings Programs

Benefit: This benefit helps pay for some of your Medicare costs, which can include the Part A and B premiums, deductibles, and co-payments. The amount of help you get depends on your income and resources.

Who can apply: You must have Medicare and have limited income of around \$1,357 per month (single) or \$1,823 per month (married).

How to apply: For more information about the Medicare Savings Program, contact your local Division of Social Services or call the main office at: 1-800-372-2022. To find your local office, go to: www.dhss.delaware.gov/dhss/dss/ofclocations.html.

Medicare Rx Extra Help

Benefit: This benefit lowers the cost of your prescription drugs offered through Medicare Prescription Drug Coverage (Part D). The monthly premium, deductible, and co-payments you pay depend on your income and resources.

Who can apply: You must have Medicare and have limited income and resources. Your income must be less than \$17,820 a year and your resources must be less than \$13,640 if you are single. If you are married and living together, your income must be less than \$24,030 a year and your resources must be less than \$27,250.

How to apply: To apply online, go to: www.socialsecurity.gov and click on the Medicare section. If you need help applying, call the Social Security Administration at: 1-800-772-1213.

For help in your state, call ELDERinfo, also known as the Delaware State Health Insurance Assistance Program (SHIP), at: 1-800-336-9500 or 301-674-7364 or go to: www.delawareinsurance.gov/services/elderinfo.shtml.

Delaware Prescription Assistance Program

Benefit: DPAP helps you with your prescription drug costs by paying up to \$3,000 of your prescription drugs per year. You will pay a co-payment of \$5 or 25% of the cost of each prescription - whichever is greater.

Who can apply: You must be 65 years of age or older or receive Social Security Disability benefits. Additionally, you must have limited income or spend at least 40% of your income on prescription drugs.

How to apply: For more information or to get an application, contact DPAP at: 1-800-996-9969 or go to: www.dhss.delaware.gov/dhss/dmma/dpap.html.

Medicaid

Benefit: Medicaid helps make medical coverage more affordable and pays for services such as: hospital care (inpatient and outpatient), health center and clinical services, visits to your healthcare providers (including physician and nurse practitioner), lab tests and x-ray services, nursing home care, and prescription drug coverage (in certain cases). In addition, if you have Medicare, Medicaid may help pay for some

of your Medicare costs.

Who can apply: You must have limited income and resources and be 65 years of age or older, blind, and/or have a disability. In some cases, you can get Medicaid if you have high medical bills. The income and resource guidelines can vary for the different types of Medicaid programs available.

How to apply: For more information about the Medicaid, contact your local Division of Social Services or call the main office at: 1-800-372-2022. To find your local office, go to: www.dhss.delaware.gov/dhss/dss/ofclocations.html.

HELP WITH YOUR HOME

State Property Tax Assistance

Benefit: Delaware has many programs that provide you with tax relief. Benefits can include a property tax exemption and credit for school taxes paid.

Who can apply: Each property tax relief program has its own program guidelines. Some of the rules include age, income and length of time you have lived in the home.

How to apply: For more information and to find out how to apply, contact the Department of Finance at: 302-395-5520 (New Castle County), 302-744-2341 (Kent County), or 302-855-7760 (Sussex County).

Delaware Energy Assistance Program (DEAP)

Benefit: DEAP provides your household with a cash grant to help you meet your home heating and cooling costs. The grants are paid either directly to you or to your energy company.

Who can apply: You must have limited income to get DEAP. In addition, you must pay your own gas and/or electric bill (either directly or included with your rent).

How to apply: For additional information or help applying, contact the Delaware Helpline at: 1-800-464-4357 or go to: www.dhss.delaware.gov/dhss/dssc/liheap.html.

Telephone Assistance/Lifetime

Benefit: Lifeline offers monthly discounts on your basic wireless or home telephone service. The discounts can include a lower phone bill or free wireless minutes.

Who can apply: You can get help if you have limited income or are enrolled in one of the following programs: Medicaid, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), Low Income Home Energy Assistance Program (LIHEAP), Supplemental Nutrition Assistance Program (SNAP), and/or Public Housing or Section 8.

How to apply: To get more information, call the Universal Services Administration Company at:

1-888-641-8722 or go to: www.lifelinesupport.org/ls.

HELP BUYING NUTRITIOUS FOOD

Food Supplement Program

Benefit: This program helps you and your family buy food needed for good health. Each month, your state will put money onto a special debit card (called an EBT Card) so that you can buy food from most grocery stores. The amount of money you get on these cards depends on where you live, your household income, and how many people live in your household.

Who can apply: You can get nutrition assistance if your household has limited income and

resources. The program rules are more generous if there is at least one person who is elderly (60 years of age or older) or has a disability living in the household.

How to apply: For more information about the Food Supplement Program, contact your local Division of Social Services or call the main office at: 1-800-372-2022. To find your local office, go to: www.dhss.delaware.gov/dhss/dss/ofclocations.html.

CASH INCOME

Social Security

Benefit: Social Security offers you a cash benefit based on your work history and the amount you paid into Social Security. The cash benefit helps you meet your needs due to loss of income as a result of retirement, disability, or death. You and your dependents or surviving spouse can receive the Social Security benefit. The benefit amount you will get depends on the earning records for the person who worked.

Who can apply: To get Social Security retirement benefits, you must have met the work requirements and paid into the Social Security system. You can get the Social Security retirement benefits starting as early as age 62. However, the benefit amount you get will be reduced if you take the benefit before you reach full retirement age.

To get the Social Security disability benefit, you must have become severely disabled while working. You can get this benefit at any age

and must have met the work requirements. The number of quarters you will have needed to work depends on your age.

How to apply: You can apply for Social Security online at: www.socialsecurity.gov and click on "Retirement" or "Disability." You can also apply in person at your local Social Security office. To find your local Social Security office, go to: www.ssa.gov/pgm/reach.htm and click on "Find an Office" or call: 1-800-772-1213.

Supplemental Security Income (SSI)

Benefit: SSI provides a cash benefit to you every month to make sure you have a minimum level of income so that you can pay for basic needs such as: food, clothing, and shelter.

Who can apply: You may get help from this program if you are 65 years of age or older, blind, or have a disability. In addition, you must have limited income and resources. Some resources such as your home, car, and certain

portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines.

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 or go to: www.ssa.gov/pgm/links_ssi.htm.

OTHER INFORMATION

Eldercare Locator

The Eldercare Locator connects you to local sources of information for senior services. You can get help by calling: 1-800-677-1116 (hours of operation are Monday–Friday, 9 am–8 pm ET) or visiting: www.eldercare.gov.

Senior Information Helpline

The Delaware Division of Services for Aging and Adults with Physical Disabilities (DSAAPD) can connect you to agencies in your state that provide programs and resources for older adults. You can call DSAAPD at: 1-800-223-9074 or go to: www.dhss.delaware.gov/dsaapd. You can also contact the Delaware Helpline at: 1-800-464-4357.

Legal Help

If you need a lawyer but have limited resources, contact the Area Agency on Aging (AAA) in your area for help. You can also call the Delaware Volunteer Legal Services for help at: 1-888-225-0582 (Kent & Sussex County) or 302-478-8850 (New Castle County) or go to: www.dvls.org.

Benefits QuickLINK

If you want to get more information about what benefits you may be able to get help with and how to apply, go to Benefits QuickLINK at: www.aarp.org/quicklink.