

WORKING WITH
STRUGGLING
U.S. VIRGIN
ISLAND
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 THE U.S. VIRGIN ISLANDS

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.

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 help in your state, call the U.S. Virgin Islands State Health Insurance Assistance Program (VI SHIP) at: 340-714-4354 (St. Thomas) or 340-772-7368 (St. Croix) or go to: <http://ltg.gov/vi/vi-ship-medicare.html>.

Medicare Rx Extra Help

Benefit: In the U.S. Virgin Islands, if you have Medicare and have limited income, you can get Extra Help through Medicaid/Medical Assistance Program (MAP) or Senior Citizens Affairs Pharmaceutical Assistance Program (U.S. Virgin Islands SPAP Program).

Who can apply: To find out if you can get help, see the Medicaid or SPAP program details below.

How to apply: To find out how to apply for the benefits, see the Medicaid or SPAP program details below.

Medicaid/Medical Assistance Program (MAP)

Benefit: Medicaid services in the U.S. Virgin Islands are provided under the Medical Assistance Program (MAP). MAP 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).

Concerning prescription drug coverage, if you are getting both Medicare and Medicaid (called dual-eligibles), you will pay no premiums, deductibles, or co-payments for the Medicare prescription drug plan you are enrolled in. MAP automatically enrolls all dual-eligibles in a prescription drug plan.

Who can apply: You must have limited income and resources and be 65 years of age or older, blind, and/or have a disability. You must also live in the U.S. Virgin Islands.

How to apply: For more information and to find out how to apply, contact the MAP Call Center at: 340-715-6929. You can also contact the Special Services offices at: 340-774-0930 (ext. 4352) in St. Thomas or 340-773-1311 (ext. 6224) in St. Croix.

Senior Citizens Affairs Pharmaceutical Assistance Program

Benefit: This benefit helps you pay for the monthly premiums, copayments, and annual deductibles associated with Medicare Prescription Drug Coverage (Part D). You

will need to pay an enrollment (also called identification card) fee. You cannot get help from this program if you are already getting help through Medicaid.

Who can apply: You can get help from this program if you are 60 years of age or older and have limited income. You must also have lived

in the U.S. Virgin Islands for at least 6 months.

How to apply: Contact your local Department of Human Services at: 340-774-0930 (St. Thomas) or 340-773-2323 (St. Croix) or 340-776-6144 (St. John). You can also get an application by going to: www.dhs.gov.vi/seniors/pharmaceutical.html.

HELP WITH YOUR HOME

State Property Tax Assistance

Benefit: The U.S. Virgin Islands has tax credit programs that can provide you with tax relief to help lower the cost of the property taxes you pay on your home.

Who can apply: Each property tax relief program has its own program guidelines. Some of the rules include age, disability, income and resources, and Veteran's status.

How to apply: To get more information and to find out how you can get these benefits, contact your tax assessor's office. To find your local office, go to: <http://ltg.gov.vi/office-of-the-tax-assessor-cadastral.html>.

Energy Crisis Assistance Program (ECAP)

Benefit: ECAP 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 ECAP. In addition, you must pay your own gas and/or electric bill (either directly or included with your rent).

How to apply: For more information and to find out how to apply, contact your local Department of Human Services at: 340-774-0930 (St. Thomas) or 340-773-2323 (St. Croix) or 340-776-6334 (St. John). You can also go to: www.dhs.gov.vi/financial_programs/energy_assist.html.

Telephone Assistance/Lifeline

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: Energy Crisis Assistance Program (ECAP) or Supplemental Nutrition Assistance Program (SNAP).

How to apply: To get more information, call your local phone company and tell the sales department that you want to apply for Lifeline.

HELP BUYING NUTRITIOUS FOOD

Food Stamp 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 and to find out how to apply, contact your local Department of Human Services at: 340-774-0930 (St. Thomas) or 340-773-2323 (St. Croix) or 340-776-6334 (St. John). You can also go to: www.dhs.gov.vi/financial_programs/food_stamp.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 Hotline

The U.S. Virgin Islands Office of Senior Citizens Affairs and Elder Social Services can help you find programs and resources for older adults.

To contact the office, call the Department of Human Services at: 340-774-0930 (St. Thomas) or 340-773-2323 (St. Croix) or 340-776-6334 (St. John) and ask for Senior Citizens Affairs.

Legal Help

If you need a lawyer but have limited resources, call Legal Services of the Virgin Islands, Inc. at one of their Community Law Centers at: 340-774-6720 (St. Thomas) or 340-718-2626 (St. Croix).