

**WORKING WITH  
STRUGGLING  
NORTH CAROLINA  
RESIDENTS 50+  
TO WIN BACK  
OPPORTUNITY**

**INFORMATION  
TO HELP YOU:**

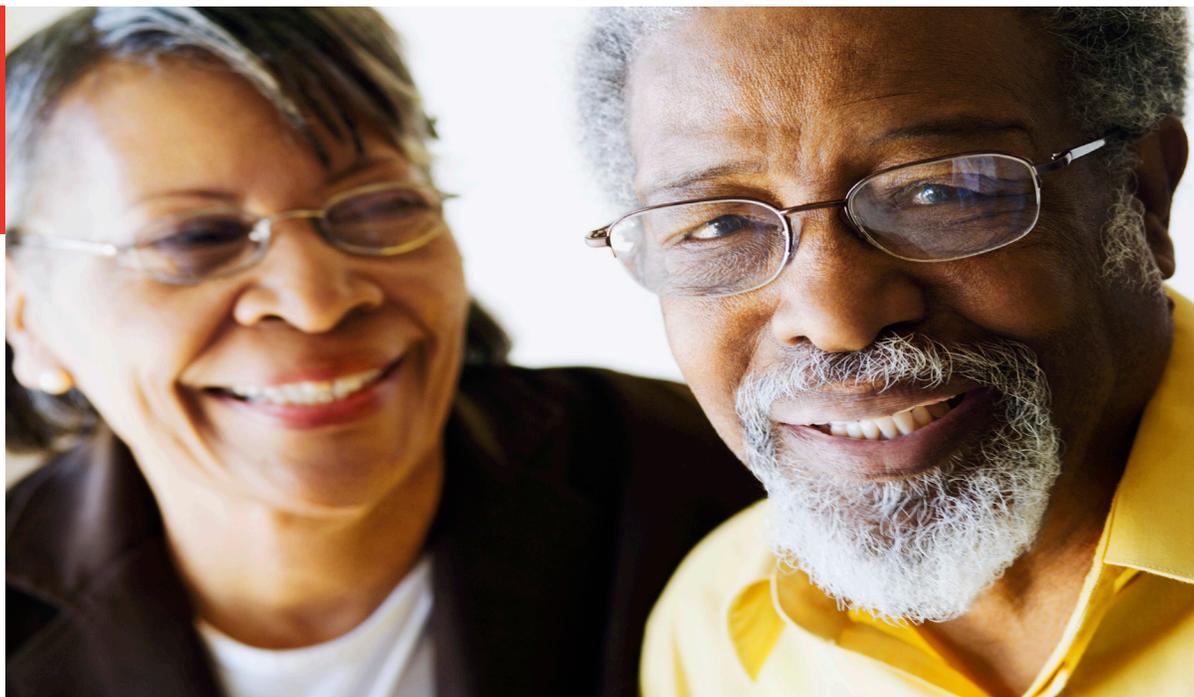
Increase your  
income

Save money  
on prescription  
drugs

Pay doctors' bills

Buy groceries

Cover other  
basic costs



## **YOUR GUIDE TO PUBLIC BENEFITS IN NORTH CAROLINA**

**It's hard to be a good provider if you are in crisis yourself. If you are 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 years of age or older, who is struggling with problems of hunger, isolation, income, and 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 Web sites are subject to change. For the most up-to-date information in your state, log on to Benefits QuickLINK at: [www.aarp.org/quicklink](http://www.aarp.org/quicklink).

**AARP**<sup>®</sup>  
FOUNDATION

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## 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](http://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](http://www.medicare.gov).

For help in your state, call the North Carolina Seniors’ Health Insurance Information Program (SHIIP) at: 1-800-443-9354 or go to: [www.ncdoi.com/SHIIP](http://www.ncdoi.com/SHIIP).

### 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 \$1,313 per month (single) or \$1,765 per month (married).

**How to apply:** For more information and to find out how to apply, contact your county Division of Social Services (DSS) at: 1-800-662-7030. To find your local office, go to: [www.ncdhhs.gov/dss/local](http://www.ncdhhs.gov/dss/local).

### 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 \$17,235 a year and your resources must be less than \$13,300 if you are single. If you are married and living together, your income must be less than \$23,265 a year and your resources must be less than \$26,580.

**How to apply:** To apply online, go to: [www.socialsecurity.gov](http://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 the North Carolina Seniors’ Health Insurance Information Program (SHIIP) at: 1-800-443-9354 or go to: [www.ncdoi.com/SHIIP](http://www.ncdoi.com/SHIIP).

### North Carolina Drug Card

**Benefit:** The North Carolina Drug Card is a free statewide prescription assistance program. You can get a savings of up to 75% off the cost of your prescription medication. The card must be used at participating pharmacies.

**Who can apply:** You can get this card if you live in North Carolina.

**How to apply:** For additional information and to create your free card, go to: [www.northcarolinadrugcard.com/index.php](http://www.northcarolinadrugcard.com/index.php).

### 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 and to find out how to apply, contact your county Division of Social Services (DSS) at: 1-800-662-7030. To find your local office, go to: [www.ncdhhs.gov/dss/local](http://www.ncdhhs.gov/dss/local).

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## HELP WITH YOUR HOME

### State Property Tax Assistance

**Benefit:** A state program that may help reduce your property taxes. The first \$25,000 or 50 percent, whichever is greater, of the appraised value of a permanent residence owned and occupied by a qualified owner is excluded from taxation.

**Who can apply:** North Carolina residents who are 65 years of age and older and persons with total and permanent disabilities with an income from the preceding calendar year of not more than \$25,600.

**How to apply:** Contact your local county assessor's office. For more information, call the North Carolina Department of Revenue toll-free at 1-877-308-9103 and select the option for Property Tax.

### Low Income Home 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 \$16,245 for one person

or \$21,855 for two people.

**How to apply:** Applications are usually accepted for two weeks in November of each year. Contact your local department of social services for additional information, or log on to [www.dhhs.state.nc.us/dss/energy/index.htm](http://www.dhhs.state.nc.us/dss/energy/index.htm). You can also call the CARE-LINE/CARELINK toll-free at 1-800-662-7030 (English/Spanish).

### 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.

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## HELP BUYING NUTRITIOUS FOOD

### Food and Nutrition Services (FNS)

**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 county Division of Social Services at: 1-800-662-7030. To find your local office, go to: [www.ncdhhs.gov/dss/local](http://www.ncdhhs.gov/dss/local).

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## 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](http://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](http://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](http://www.ssa.gov/pgm/links_ssi.htm).

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## 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](http://www.eldercare.gov).

### Senior Information Help Line

The North Carolina Division of Aging and Adult Services (DAAS) can connect you to agencies in your state that provide programs and resources for older adults. Call DAAS at: 919-855-3400 or go to: [www.ncdhhs.gov/aging](http://www.ncdhhs.gov/aging).

### Legal Help

If you need a lawyer but have limited resources, contact the Area Agency on Aging (AAA) in your area for help. To find your local AAA, go to: [www.ncdhhs.gov/aging/aaa.htm](http://www.ncdhhs.gov/aging/aaa.htm). You can also contact the Legal Aid of North Carolina’s Senior Law Project at: 1-877-579-7562 or go to: [www.legalaidnc.org/public/Learn/about\\_us](http://www.legalaidnc.org/public/Learn/about_us) and under “Statewide Projects” click on “Senior Law Project.”

### 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](http://www.aarp.org/quicklink).