

**WORKING WITH
STRUGGLING
ARKANSAS
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 ARKANSAS

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, younger people with disabilities and people with End Stage Renal Disease (permanent kidney failure requiring dialysis or transplant).

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 the Arkansas State Health Insurance Information Program (SHIIP) toll-free at (800) 224-6330. Or, log on to <http://insurance.arkansas.gov/seniors/divpage.htm>.

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 \$1,137 per month for one person or \$1,533 per month for a married couple.

How to apply: For more information or to request an application for the Medicare Savings Program, call toll-free 1-800-362-1504.

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 is less than \$13,070 for single people; or \$26,120 for those married and living with their spouse. (Do not include the home you live in, vehicles, personal possessions, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.) If you have more than those amounts, you may not qualify for the extra help. However, you can still enroll in an approved Medicare prescription drug plan for coverage.

How to apply: You can log on to <https://secure.ssa.gov/i1020/start> to complete your application online. If you prefer not to complete the application on the Internet, you can call the Social Security Administration toll-free at 1-800-772-1213 for a paper application or to make an appointment. If you are deaf or hard of hearing, call the toll-free TTY number, 1-800-325-0778. Representatives are available Monday – Friday from 7 a.m. to 7 p.m.

For additional assistance, call the Arkansas State Health Insurance Information Program (SHIIP) toll-free at (800) 224-6330. Or, log on to <http://insurance.arkansas.gov/seniors/divpage.htm>.

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.

How to apply: To apply for Medicaid, go to the Department of Health and Human Services (DHHS) office in the county where you live. For a complete list of local offices, visit the DHHS website at www.arkansas.gov/dhs or call toll-free 1-800-482-8988. You can print out a Family Medicaid Application from the DHHS website at www.arkansas.gov/dhs/dco.

HELP WITH YOUR HOME

State Property Tax Assistance

Benefit: Arkansas property taxes are levied by counties, municipalities and school districts. All households are eligible for a refund of up to \$350 regardless of income or age. Homeowners 65 and older have their homestead assessment capped at the previous year value unless the property owner builds additions or substantial improvements to it or disposes of it.

Who can apply: Homeowners who are at least 65 years old or will reach age 65 during the current tax year, or who are certified totally and permanently disabled as of January 1 of the current tax year regardless of age, or who are the surviving spouse of a qualified homeowner, and who was at least 59 years old on the date of their spouse's death.

How to apply: Individuals must contact their County Tax Assessor.

Home Energy Assistance Program

Benefit: Provides assistance in paying heating and cooling bills, and some energy-related home repairs.

Who can apply: Low-income people with household incomes less than \$16,245 for one person or \$21,855 for two people. Income limits for home weatherization are slightly lower.

How to apply: For additional information or application assistance, call toll-free 1-800-482-8988 or log on to www.arkansas.gov/dhs/dco.

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.

HELP BUYING NUTRITIOUS FOOD

Supplemental Nutrition Assistance Program (SNAP)

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 Arkansas Department of Human Services toll-free at 1-800-482-8988 or log on to www.aarp.org/quicklink to get an application.

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.

Senior Information Hotline

For additional information about other programs and resources for older adults in Arkansas, call

the Arkansas Division of Aging and Adult Services at 1-866-801-3435 or log on to <http://www.daas.ar.gov/>.

Legal Help

Call the Center for Arkansas Legal Services Helpline toll-free at 1-800-952-9243 or log on to <http://www.arlegalservices.org/>.