

WORKING WITH
STRUGGLING
HAWAII
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 **HAWAII**

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 the Sage PLUS Program, also known as the Hawaii State Health Insurance Assistance Program (SHIP) toll-free at 1-888-875-9229 (Oahu) or 1-866-810-4379 (from neighbor islands and the mainland). Or, log on to <http://hawaii.gov/health/eoa/SAGEP.html>.

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 \$1,402 per month for one person or \$1,885 per month for a married couple.

How to apply: Sage PLUS provides statewide health insurance information counseling and referrals to people 60 years or older, their families and caregivers. For information and assistance, call toll-free at 1-888-875-9229 (Oahu) or 1-866-810-4379 (from neighbor islands and the mainland). Or, log on to http://www.medquest.us/eligibility/EligPrograms_MSP.html

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.

Hawaii Rx Plus

Benefit: Offers discounted drug prices to people who do not have all of their prescription drugs covered by insurance or have exceeded their prescription drug benefits and earn too much money to qualify for Medicaid. The program allows people to purchase drugs at the same discount that the Department of Human Services (DHS) pays for Medicaid recipients. Individuals may expect to receive an average discount of 10 to 15 percent off their drug costs.

Who can apply: Hawaii residents whose insurance does not pay for all of their prescription medications. Eligibility is based on income and family size.

How to apply: For more information or an application, call 2-1-1.

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: The Med-QUEST Division accepts applications at eligibility offices located throughout Hawaii. Most hospitals and certain health centers have also made arrangements to forward your medical application to the appropriate office. If you are currently receiving food stamps, your caseworker can process your medical application. For a list of eligibility offices, log on to www.med-quest.us or call 808-587-3521.

HELP WITH YOUR HOME

State Property Tax Assistance

Benefit: The homestead exemption is a tax exemption given to a resident's primary home that reduces the assessed value for tax calculation purposes. The amount of homestead exemption an individual receives, which may double or triple the regular homestead exemption amount, will depend on the age, income and city/county the individual lives in.

Who can apply: People who are 55 and older with limited income are exempt from property taxes on \$60,000 to \$120,000 (amount depends on owner's age) of the assessed value of their residence, regardless of income. They must pay at least \$100 in taxes. Tax credits of up to \$500 are also available for individuals with an income of \$20,000 or less.

How to apply: Residents of the island of Oahu can call their local offices at 808-768-3799 or 808-768-3169. If you live on the Big Island call 808-327-3540. Individuals who live on the island of Kauai call 808-241-4224 and individuals who live on the island of Maui can call 808-270-7297 to get an application form.

To fill out an application form online visit <https://www.realpropertyhonolulu.com/>

[content/rpadcms/documents/exemption/bfsrpp3.pdf](https://www.realpropertyhonolulu.com/content/rpadcms/documents/exemption/bfsrpp3.pdf) for the residents of Oahu only.

For residents living on the Big Island visit www.hawaiipropertytax.com/Forms/pdffiles/RP%20Form%2019-71%20_Home%20EX_.pdf.

For residents living on the island of Kauai visit www.kauai.gov/

[Government/Departments/Finance/RealProperty/FormsHandouts/tabid/93/Default.aspx](http://www.kauai.gov/Government/Departments/Finance/RealProperty/FormsHandouts/tabid/93/Default.aspx) and fill out the RP Form P-3.

For residents in Maui visit http://www.co.maui.hi.us/documents/Finance/Real%20Property%20Tax%20Division/Forms%20and%20Applications/Home_Exemption_2012_v3%20Public.PDF

Low Income Home Energy Assistance Program (LIHEAP)

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 \$18,690 for one person or \$25,140 for two people. Income limits for home weatherization are slightly lower.

How to apply: For additional information or application assistance, call 808-586-5734.

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

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 your local Hawaii Department of Human Services office or log on to <http://hawaii.gov/dhs/self-sufficiency/benefit>.

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.

Affairs Division Hotline at 808-768-7700 or log on to www.elderlyaffairs.com.

Legal Help

If you need a lawyer but have limited resources, you can call the Senior Legal Hotline toll-free at 808-536-4302 or log on to www.legalaidhawaii.org.

Senior Information Hotline

For additional information about other programs and resources for older adults, call the Elderly

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