

**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

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 U.S. Virgin Islands State Health Insurance Assistance Program (VI SHIP) at 340-714-4354 (St. Thomas) or 340-772-7368 (St. Croix) or log on to <http://ltg.gov/vi/vi-ship-medicare.html>.

Medicare Rx Extra Help

In the U.S. Virgin Islands, Medicare beneficiaries with limited incomes have two options (Medicaid and SPAP) if they participate in Medicare Part D. Both options are voluntary.

Medicaid/Medical Assistance Program

Benefit: Medicaid services in the U.S. Virgin Islands are provided under the Medical Assistance Program (MAP). Benefits include medical coverage for hospital care, health center and clinical services, doctor care, nurse care, lab, X-ray services, and nursing homes, and prescription coverage.

In terms of prescription coverage, individuals eligible for both Medicare and Medicaid (dual-eligibles) pay no premiums, deductibles or copays

for the Medicare prescription drug plan they are enrolled in. MAP automatically enrolls all dual-eligibles in a prescription drug plan.

Who can apply: Eligibility for MAP is determined based on family income, resources and other factors. Annual income limits to qualify for Medicaid are \$5,500 for singles, \$6,500 for couples, and \$8,500 for a family of four. Individuals who receive Cash Income from the Department of Human Services and are classified as “Categorically Needy” are automatically eligible for Medicaid. Participants must verify their income eligibility by visiting their local MAP office.

How to apply: For more information, contact the MAP Certification units at 340-774-3325 in St. Thomas and 340-773-1311, ext. 3095 in St. Croix.

Department of Human Services (DHS) State Pharmaceutical Assistance Program (SPAP)

Benefit: DHS SPAP provides financial assistance for prescription drug coverage for adults 60 years and over.

Who can apply: Medicare beneficiaries who meet the following annual income limits are eligible for assistance: \$18,000 for singles or \$30,000 for couples. Once eligibility is established, beneficiaries will receive financial assistance to help pay for the premiums, copays and deductibles of their Medicare prescription drug plan. SPAP enrolls all eligible people in a prescription drug plan.

Additional financial assistance is provided during the coverage gap or “donut hole” and for drugs not covered by the prescription drug plan. SPAP also provides prescription financial assistance to older adults 60 years and over and not yet eligible for Medicare. People eligible for this assistance pay a copay of \$6 in the pharmacy per prescription medication.

How to apply: Call the Department of Human Services Pharmaceutical Assistance Program at 340-774-5265, ext. 2 in St. Thomas/St. John and 340-773-2323, ext. 2023 in St. Croix. You can also

call the U.S. Virgin Islands State Health Insurance Information Program (SHIP) at 340-714-4354 (St. Thomas) or 340-772-7368 (St. Croix) for additional information.

HELP WITH YOUR HOME

State Property Tax Assistance

Benefit: Eligible homeowners may qualify for a reduction in their property taxes.

Who can apply: Exemptions are available for veterans, senior citizens and disabled persons.

Veteran Tax Credit: An amount of \$650 is deducted from the total amount of tax of any honorably discharged veteran of the United States of America Armed Forces who owns and occupies real property in the Virgin Islands as his residence.

Senior Tax Credit: The amount of \$500 may be deducted from the total amount of tax owed by persons 60 years and over who have an individual annual gross income of less than \$30,000 or household income of less than \$50,000.

Disabled Tax Credit: An amount of \$500 may be deducted from the total amount of tax property owners who have been found to suffer from a disability as determined by the Social Security Administration and who occupy the property as their primary residence. This credit is granted when individual annual gross income is less than \$30,000 or household income is less than \$50,000.

How to apply: Submit an application to your respective tax assessor's office on St. Croix, St. Thomas or St. John no later than April 30 of each year. For additional information, call the Office of the Lieutenant Governor, Division of the Tax Assessor, at 340-773-6459 in St. Croix, and 340-776-8505 in St. Thomas.

Low Income Home Energy Assistance Program

Benefit: Pays electric and cooking gas bills, and some energy-related home repairs.

Who can apply: Low-income older adults and people with disabilities.

How to apply: For more information, contact the Department of Human Services at 340-773-2323 in St. Croix or 340-774-0930 in St. Thomas.

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. Contact the Department of Human Services at 340-773-2323 in St. Croix or 340-774-0930 in St. Thomas.

HELP BUYING NUTRITIOUS FOOD

Food Stamp 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: Low-income people including older adults and people with disabilities. If you

qualify, the amount of money you receive depends on your total net income, family size, and where you live.

How to apply: Contact the USVI Department of Human Services at 340-773-2323 in St. Croix or 340-774-0930 in St. Thomas.

CASH INCOME

Social Security

Benefit: Monthly income. 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 income.

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, call the U.S. Virgin

Islands Division of Senior Affairs at 340-718-2626 in St. Croix or 340-774-6720 in St. Thomas.

Legal Help

If you need a lawyer but have limited resources, call Legal Services of the Virgin Islands in St. Croix or in St. Thomas or log on to <http://legalservicesvi.org/>

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