

Your Guide to Public Benefits in Connecticut

Find, understand, and apply for programs in your state that can help:

- Increase your income,
- Save money on prescription drugs
- Pay doctors' bills;
- Buy groceries; and
- Cover other basic costs.

This fact sheet describes the programs in your state, helps you decide which are right for you, and tells you how to sign up. Income guidelines, eligibility requirements, and telephone numbers are subject to change. For the most up-to-date information in your ZIP code area log on to www.aarp.org/quicklink.

You can also go to the Benefits QuickLINK website (www.aarp.org/quicklink) to find out if you qualify for the benefits listed below or to print out applications for programs in your state.

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, contact the Connecticut State Health Insurance Assistance Program (SHIP), also known as CHOICES, at **1-800-994-9422** (in-state) or **860-424-5862** to speak with a counselor in your area. Or, visit www.ct.gov/aging/services/site/default.asp and click on CHOICES.

Medicare Savings Programs

Benefit: Pays for some of the costs of Medicare, including the Part B premium, deductibles, and co-payments. How much you get depends on your income and assets.

Who can apply: People who get Medicare and earn less than \$1,497 per month for one person or \$2,196 per month for a married couple. There are some exceptions to this amount, if you are close to the income limits, please contact CHOICES toll-free at **1-800-994-9422** (in-state) or **860-424-5862** to find out if you qualify.

How to apply: Call a CHOICES health insurance counselor at your Area Agency on Aging to get a simple four-page application and a postage-paid return envelope. Call **1-800-994-9422** or visit www.ct.gov/agingservices/site/default.asp and search for CHOICES.

Medicare Rx Extra Help

Benefit: Pays for the monthly fee and deductible for Medicare prescription drug coverage, and lowers prescription drug co-payments.

Who can apply: People who get Medicare with incomes less than \$16,245 per year for one person, or \$21,855 per year for a married couple, and who have combined savings, investments, and real estate (other than your home) that are not worth more than \$12,510, for one person, or \$25,010 for a married couple.

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.

For additional assistance, contact CHOICES at **1-800-994-9422** (in-state) or **860-424-5862** to speak with a counselor in your area or visit www.ctagenciesonaging.org for more information.

ConnPACE

Benefit: A state program that helps eligible older adults and people with disabilities pay for most prescription medicines. Participants must pay an annual enrollment fee of \$30 and a co-payment of \$16.25 for each prescription.

Who can apply: Connecticut residents aged 65 and older, or with a disability aged 18 and older, and a yearly adjusted income not more than \$25,100 for one person, or \$33,800 for a married couple.

How to apply: For more information or an application, call ConnPACE toll-free at **1-800-423-5026** (in-state) or **860-269-2029**. Or, log on to www.connpace.com/pubs/index.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: Call or visit the nearest Department of Social Services (DSS) office to apply. You can also log on to www.ct.gov/dss for more information and a complete list of regional DSS offices or call **1-800-842-1508**.

Connecticut Home Care Program for Elders

Benefit: Visiting nurses or home health aides to help with certain medical needs, and daily living activities like cleaning, cooking and other chores.

Who can apply: Connecticut residents who are 65 or older, meet the program's



income and asset guidelines, and meet the program's functional criteria and/or are at risk of nursing home placement.

How to apply: Call 1-800-445-5394. Or log on to www.ct.gov/dss and click on Elders and then the CHCPE program.

Help with Your Home

State Property Tax Assistance

Benefit: The Property Tax Credit Program may give you up to \$1,000 in credit towards your property tax if you are single, and \$1,250 for a married couple.

Who can apply: Low-income homeowners age 65 and older or individuals with disabilities at any age. Individual must have income less than \$30,500 if single or \$37,300 if married.

How to apply: Apply with the Assessor's Office between February 1 and May 15. For additional information, contact **860-418-6290**.

Low Income Home Energy Assistance Program (LIHEAP)

Benefit: Pays heating and cooling bills, and some energy-related home repairs.

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

income less than \$20,800 if you are single, and \$28,000 for a married couple.

How to apply: Applicants must apply in person at the local Community Action Agency. Dial 211 to call the Connecticut 2-1-1 Infoline and find the intake site near you or go to www.ct.gov/aging [services/site/default.asp](http://www.ct.gov/aging/services/site/default.asp) and click on "Programs and Services," "Other Programs," and "Connecticut Energy Assistance Program."

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. For more information, go to www.lifeline.support.org, and click on your state.

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 Department of Social Service (DSS) office at **1-800-842-1508** or go 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 Mon. - Fri. 9:00 a.m. - 8:00 p.m. ET) or log on to www.eldercare.gov.

Senior Information Hotline

Call the Connecticut Aging Services Division toll-free at **866-218-6631** (in-state) or **860-424-5274** (out-of-state). Or, log on to www.ct.gov/agingservices.

Legal Help

Connecticut offers a variety of free legal services and programs for older adults. Call **860-424-5244** or log on to www.ct.gov/agingservices and click on “Programs and Services.”

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



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The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to re-join the workforce. Free tax preparation is provided for low-and moderate-income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.