

Your Guide to Public Benefits in Florida

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, call SHINE, Serving Health Insurance Needs of Elders, also known as the Florida State Health Insurance Assistance Program (SHIP), toll-free at **1-800-963-5337** or **850-414-2060**. Or log on to www.floridashine.org.

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 around \$1,219 per month for one person, or \$1,640 per month for a married couple.

How to apply: To apply for one of these programs or to receive additional information, contact the Department of Children and Families toll-free at **1-866-762-2237** or log on to www.myflorida.com/accessflorida/.

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 and have combined savings, investments and real estate (other than your home) are not worth more than \$12,510 if you are single, or \$25,010 if you are married and living with your spouse and have a limited income.

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, call SHINE, Serving Health Insurance Needs of Elders, also known as the Florida State Health Insurance Assistance Program (SHIP), toll-free at **1-800-963-5337** or **850-414-2060** or log on to www.floridashine.org.

Florida Discount Drug Card Program

Benefit: The state program lowers the cost of prescription medication for virtually all drugs at participating pharmacies. Individuals enrolled in Medicare Prescription Drug Coverage can use this discount card during the coverage gap period.

Who can apply: Florida residents age 60 and over who have no prescription drug

coverage. Individuals who are under 60 years of age and have no prescription drug coverage and have a monthly income of less than \$2,708 for one person, or \$3,643 for a couple, can also apply. Enrollment in the program is free.

How to apply: For more information or to enroll in the program, call toll-free at **1-866-341-8894** or log on to www.floridadiscountdrugcard.com/index.aspx to enroll online. You can also call the SHINE Elder Helpline toll-free at **1-800-963-5337** and ask for the Sunshine for Seniors program.

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: You may request an application for the Silver Saver program by contacting the Agency for Health Care Administration (AHCA) toll-free at **1-888-419-3456**. Applications for Medicaid are made through the Florida Department of Children and Families (DCF). Applications are available at www.dcf.state.fl.us/ess or by calling the DCF toll-free number **1-866-762-2237**. Local service centers of the Department of Children and Families provide computers for filing an application.



Help with Your Home

State Property Tax Assistance

Benefit: The state provides various tax exemptions and deferments to its state residents including an additional homestead exemption of up to \$25,000 for older adults with limited income.

Who can apply: Older adults, age 65 and over, who have the legal or equitable title to real estate and maintain permanent residence as the owner may claim a homestead exemption in addition to the regular homestead exemption for a total of a \$50,000 exemption. Income limits apply and are subject to change annually. In addition, a permanent resident of Florida, 65 years and older, may defer that portion of the tax that exceeds 3 percent of the applicant's household income for the previous year. The property taxes may also be deferred entirely for people age 65 and older whose household income for the previous year was less than \$10,000.

How to apply: For more information, contact the county property appraiser for the county in question. For more information on Florida property tax exemptions, visit the Florida Department of Revenue website at <http://dor.myflorida.com/dor/property/>

[exemptions.html](#) or call toll-free at 1-800-352-3671.

Low Income Home Energy Assistance Program (LIHEAP)

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

Who can apply: Low-income people with annual incomes less than \$15,600 for one person, or \$21,000 for two people.

How to apply: For additional information or application assistance, call 850-488-7541 or log on to www.floridacommunitydevelopment.org/liheap/index.cfm.

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

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: People with limited income and resources, especially people 60 and over.

How to apply: Contact the Florida Department of Children and Families toll-free at **1-866-762-2237** or log on to www.aarp.org/quicklink to get the application for your state.

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: 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

For additional information about other programs and resources for older adults in Florida, call the Florida Department of Elder Affairs Helpline toll-free at **1-800-963-5337** or log on to <http://elderaffairs.state.fl.us>.

Legal Help

If you need a lawyer but have limited resources, contact the Florida Senior Legal Helpline toll-free at **1-888-895-7873** or log on to www.bals.org.

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.