

# Your Guide to Public Benefits in North Carolina

**F**ind, 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](http://www.aarp.org/quicklink).

You can also go to the Benefits QuickLINK website ([www.aarp.org/quicklink](http://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](http://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](http://www.medicare.gov).

For additional assistance, call the North Carolina Seniors' Health Insurance Information Program (SHIIP) Information Hotline toll-free at **1-800-443-9354** or go to their website at [www.ncdoi.com/Consumer/SHIIP/SHIIP.asp](http://www.ncdoi.com/Consumer/SHIIP/SHIIP.asp).

### 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 \$14,628 per year for one

person, or \$19,680 per year for a married couple, with combined savings, investments and real estate (other than home or car) of \$4,000 or less for an individual or \$6,000 or less for a married couple. Additional criteria may apply.

**How to apply:** Call your county Department of Social Services (DSS). For a DSS office directory, go to [www.dhhs.state.nc.us/dss/local/docs/directory.pdf](http://www.dhhs.state.nc.us/dss/local/docs/directory.pdf). For eligibility questions, call the CARE-LINE/CARELINK toll-free at **1-800-662-7030** (English/Spanish) or log on to [www.ncdhhs.gov/ocs/careline.htm](http://www.ncdhhs.gov/ocs/careline.htm).

For additional assistance, call the SHIIP Information Hotline at **1-800-443-9354** or go to [www.ncdoi.com/Consumer/SHIIP/SHIIP.asp](http://www.ncdoi.com/Consumer/SHIIP/SHIIP.asp).

### 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](http://www.socialsecurity.gov) and click on the Medicare section.

For additional assistance, call the SHIIP Information Hotline toll-free at **1-800-443-9354** or go to [www.ncdoi.com/Consumer/SHIIP/SHIIP.asp](http://www.ncdoi.com/Consumer/SHIIP/SHIIP.asp).

### NC Rx Program

**Benefit:** A state program that pays up to \$29 per month toward the monthly premium for Medicare prescription drug coverage.

**Who can apply:** North Carolina residents 65 or older with Medicare and incomes at or below \$18,952 for individuals and \$25,497 for married couples with combined savings, investments and real estate (other than your home, car, and \$1,500 per person to cover burial expenses) of \$22,097 or less for individuals, and \$33,139 less for married couples.

**How to apply:** To apply online or for more information, go to the North Carolina Senior Rx program's website at [www.ncrx.gov](http://www.ncrx.gov) or call toll-free at **1-888-488-6279**.

### 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 can apply at your county Department of Social Services (DSS) office. For a DSS office directory go to [www.dhhs.state.nc.us/dss/local/docs/directory.pdf](http://www.dhhs.state.nc.us/dss/local/docs/directory.pdf). For eligibility questions, call the CARE-LINE/CARELINK toll-free at **1-800-662-7030** (English/Spanish).



## Help with Your Home

### State Property Tax Assistance

**Benefit:** A state program that may help reduce your property taxes. The first \$25,000 or 50 percent, whichever is greater, of the appraised value of a permanent residence owned and occupied by a qualified owner is excluded from taxation.

**Who can apply:** North Carolina residents who are 65 years of age and older and persons with total and permanent disabilities with an income from the preceding calendar year of not more than \$27,100.

**How to apply:** Contact your local county assessor's office. For more information, call the North Carolina Department of Revenue toll-free at **1-877-308-9103** and select the option for Property Tax.

### Low Income Home Energy Assistance Program

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

**Who can apply:** Low-income people with annual incomes less than \$11,440 for one person, or \$15,400 for two people.

**How to apply:** Applications are usually accepted for two weeks in November of each year. Contact your local department of social services for additional information, or log on to [www.dhhs.state.nc.us/dss/energy/index.htm](http://www.dhhs.state.nc.us/dss/energy/index.htm). You can also call the CARE-LINE/CARELINK toll-free at **1-800-662-7030** (English/Spanish).

### 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

### Food and Nutrition Services

**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:** You can apply at your county Department of Social Services. For an online directory of county offices go to [www.dhhs.state.nc.us/dss/foodstamp/index.htm](http://www.dhhs.state.nc.us/dss/foodstamp/index.htm). For questions regarding

eligibility, call the CARE-LINE/CARELINK toll-free at **1-800-662-7030** (English/Spanish).

## 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](http://www.socialsecurity.gov)). If you qualify, you can apply for retirement benefits online at [www.socialsecurity.gov](http://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](http://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](http://www.eldercare.gov).

### Senior Information Hotline

For additional information about other programs and resources, call the CARE-LINE/CARELINK toll-free at **1-800-662-7030** (English/Spanish) or log on to [www.ncdhhs.gov/ocs/careline.htm](http://www.ncdhhs.gov/ocs/careline.htm).

### Legal Help

Legal Services of North Carolina, Inc. (sometimes called Legal Aid) is a network of nonprofit law offices serving eligible NC citizens. For information about legal services in your area, go to [www.ncdhhs.gov/aging/services/legsvc.htm](http://www.ncdhhs.gov/aging/services/legsvc.htm). Or, call the CARE-LINE/CARELINE toll-free at **1-800-662-7030** (English/Spanish).

**You can also go to the Benefits QuickLINK website at [www.aarp.org/quicklink](http://www.aarp.org/quicklink).**



**Benefits Outreach Program**  
601 E Street, NW  
Washington, DC 20049  
1-888-OUR-AARP (1-888-687-2277)  
Email: [benefitsoutreach@aarp.org](mailto:benefitsoutreach@aarp.org)

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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.