

Your Guide to Public Benefits in Virgin Islands

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 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 www.ltg.gov.vi.

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 co-pays 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 assistance 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 older 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, co-pays, 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 co-pay 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 the elderly 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 **340-773-6050** in St. Croix or **340-774-2399** 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 **340-774-7125** or call **340-774-2399**.

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

For additional information about other programs and resources for older adults, call the U.S. Virgin Islands Division of Senior Affairs at **340-773-2323** in St. Croix or **340-774-0930** in St. Thomas.

Legal Help

If you need a lawyer but have limited resources, call Legal Services of the Virgin Islands at **340-773-2626** in St. Croix or **340-774-6720** in St. Thomas.

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



Benefits Outreach Program
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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.