

Public Benefits That Can Help: Georgia

The AARP Foundation wants you to have the information you need to apply for low- and no-cost programs, including public benefits that can help older Americans:

- save money on prescription drugs;
- pay doctors' bills;
- reduce property taxes; and
- cover other basic living 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.

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: You can find your local Social Security office by calling toll-free at **1-800-772-1213** and telling the operator where you live. You can also log on



to www.socialsecurity.gov and click on the Medicare section. For information about the Medicare prescription drug coverage, call **1-800-MEDICARE** or log on to www.medicare.gov.

For additional assistance, call the GeorgiaCares Services, also known as the Georgia State Health Insurance Assistance Program (SHIP), toll-free at **1-800-669-8387** or **404-657-5334** or log on to the Division of Aging Services website at <http://aging.dhr.georgia.gov> and select "Services," "Elder Rights & Advocacy Programs," and "Georgia Cares."

Medicare Savings Programs

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

Who can apply: People who get Medicare and earn around \$1,190 per month for one person, or \$1,595 per month for a married couple.

How to apply: For more information or to apply, contact GeorgiaCares, Georgia's State Health Insurance Assistance Program (SHIP) toll-free at **1-800-669-8387** or **404-657-5334**. Or, log on to the Division of Aging Services website at <http://aging.dhr.georgia.gov> and select "Services," "Elder Rights & Advocacy Programs," and "Georgia Cares."

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 house) that are not worth more than \$11,990 if you are single, or \$23,970 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 the GeorgiaCares Services, also known as the Georgia State Health Insurance Assistance Program (SHIP), toll-free at **1-800-669-8387** or **404-657-5334** or log on to <http://aging.dhr.georgia.gov> and select "Services," "Elder Rights & Advocacy Programs," and "Georgia Cares."

Georgia Partnership for Caring Foundation

Benefit: Free and reduced cost doctor's visits and prescriptions for eligible clients.

Who can apply: People who do not have Medicare, Medicaid, or private insurance and meet income guidelines.

How to apply: For more information or an application, call toll-free at **1-800-982-4723** or **678-578-2920**. Or, log on to www.gacares.org.

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 with limited income, 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: For more information or to apply, please visit your local county Department of Family and Children Services Office. For a complete list of local offices, log on to <http://dfcs.dhr.georgia.gov> and click on "How do I apply for Medicaid?" or call toll-free at **1-800-869-1150**.

Help with Your Home

State Property Tax Assistance

Benefit: The state provides numerous tax benefits to individuals who meet limited income and age requirements.

Who can apply: Homeowners 62 and older who earn \$10,000 or less are eligible for the School Tax Exemption Program. Under the Floating Inflation-Proof Exemption Program, older adults age 62 or older whose family income does not exceed \$30,000 may qualify for an exemption from state and county property taxes equal to the amount by which the assessed value of the homestead exceeds the assessed value for the preceding tax year. For those 65 or older who earn \$10,000 or less, \$4,000 of their property's value is exempt from state and county taxes as well under the Double Homestead Property Tax Exemption Program. The Property Tax Deferral Program provides individuals 62 or older whose income is less than \$15,000 to defer state and county property taxes up to \$50,000 off the assessed value of the home.

How to apply: For additional information, call **404-968-0707**. To view additional information about property taxes, visit the Georgia Department of Revenue at www.etax.dor.ga.gov/IndTax_PropTax.aspx.

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 \$15,315 for one person, or \$20,535 for two people.

How to apply: For additional information or application assistance call toll-free at **1-800-869-1150** or **404-651-9361**. Or, log on to <http://dfcs.dhr.georgia.gov> and select "Services" and "Energy Assistance."

Telephone Assistance

Benefit: Helps pay for the cost of basic local telephone services.

Who can apply: Qualified older adults with low incomes. You are automatically eligible if you are in one of the following programs: Bureau of Indian Affairs (BIA) General Assistance, Federal Housing Assistance/Section 8 Programs, Food Stamps, Low Income Home Energy Assistance Programs, Medicaid, Supplemental Security Income (SSI), 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.lifelinesupport.org, and click on your state.



Help Buying Nutritious Food

Food Stamps

Benefit: An Electronic Benefit 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. The program has been revised, so you may

now be eligible, even if you did not qualify in the past. Find out today!

How to apply: Contact the Georgia Department of Human Resources Division of Family and Children Services toll-free at **1-800-869-1150** or **404-651-9361** or visit <http://dfcs.dhr.georgia.gov/portal/site/DHR-DFCS> and select “Services” and “Food Stamps.”

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 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.socialsecurity.gov and click on the Retirement section. You must make an appointment at your local Social Security office to apply.

Supplemental Security Income (SSI)

Benefit: Monthly checks.

Who can apply: People who are 65 and older, are blind, have disabilities and have very low income and assets.

How 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.socialsecurity.gov and click on the Disability & SSI section. You must make an appointment at your local Social Security office to apply.

Other Information

Eldercare Locator

Connects older Americans and their caregivers with sources of information on senior services. Call **1-800-677-1116** or log on to www.eldercare.gov.

Senior Information Hotline

For additional information about other programs and resources for older adults in Georgia, call the Georgia Division of Aging Services toll-free at **1-866-552-4464** or **404-657-5258**. Or, log on to <http://aging.dhr.georgia.gov>.

Legal Help

You can call the Atlanta Legal Aid Society toll-free at **1-888-257-9519** or **404-657-9915** or log on to www.atlantalegalaid.org/departments.



Benefits Outreach Program
601 E Street, NW
Washington, DC 20049
1-888-OUR-AARP (1-888-687-2277)
Email: 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.