

Home Heating Assistance

The Low Income Energy Assistance Plan, (LIEAP), administered by the West Virginia Department of Health and Human Resources (DHHR), assists eligible residents with the cost of home heating through direct cash payments or payments to utility companies. Eligibility for LIEAP is based on income, type of heating payment, and total heating costs.

The Special Reduced Residential Service Rate Program (SRRSRP), formerly the 20 Percent Utility Discount Program, assists eligible participants in obtaining a 20 percent discount on their electric or gas bill for each month that they receive either Supplemental Security Income, WV WORKS or Food Stamp Program benefits. SRRSRP benefits are available for bills accrued only during the months of November, December, January, or February.

For More information, contact the WVDHHR at 304-558-0684 or visit www.dhhr.wv.gov.

Social Security Benefits

Depending on age and work history, you may be eligible for Social Security retirement benefits as early as age 62. You may also be eligible for benefits based on your spouse's work history, even if you are divorced. If you choose to draw benefits at age 62, be aware that your monthly payments will be less than if you wait until your full retirement age. Most seniors are not eligible for Medicare until age 65, even if they draw their retirement at age 62.

To make an appointment at your local Social Security office, call 1-800-772-1213 (TRS number:1-800-772-1213) weekdays between 8:00 a.m. and 7:00 p.m Monday thru Friday or visit www.ssa.gov. Manage your benefits online You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Medicare

Medicare is available to all seniors age 65 and older. Medicare Part A covers hospital stays and is free to seniors. Medicare Part B can be purchased for an additional cost and helps pay for doctor visits, outpatient care, and some medical equipment. Medicare Part C, also known as "Medicare Advantage," is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Part D is a prescription drug plan that is subsidized by the federal government, but is offered to seniors by private insurance companies. It may benefit you to have Medicare, even if you are currently insured by a private insurer.

You can apply or learn more about Medicare by visiting www.medicare.gov or call 1-800-MEDICARE (TTY number: 1-877-486-2048).

Assisted Living

The U.S. Department of Health and Human Services has several resources for comparing nursing homes and assisted living facilities.

For more information, call 1-800-MEDICARE (TTY number: 1-877-486-2048).



WV Senior Centers

All of West Virginia's 55 counties have at least one senior center that provides information, support, and a variety of other nutrition, recreation, transportation, and in-home service programs.

For more information, contact the WV Bureau of Senior Services at (304) 558-3317 or visit www.wvseniorservices.gov.

Estate Planning

Estate Planning is not just for the wealthy. If you don't have a will when you pass away, your property and assets may be handled by the courts.

To find a West Virginia Attorney who can assist you, please call West Virginia State Bar Lawyer Referral Service at (800) 642-3617 or visit www.wvlawyerreferral.org.

In-Home Care

West Virginia offers in-home care assistance programs, including the Lighthouse Program (personal care services), the FAIR Program (respite for caregivers of those with Alzheimer's), and the LIFE Program (variety of in-home services).

For more information, contact the WV Bureau of Senior Services at (304) 558-3317 or visit www.wvseniorservices.gov.

Additional Information

Stop unwanted telemarketers:

Visit www.donotcall.gov and register your home or cell phone with the "Do Not Call List" for free.

Charitable giving:

Make sure that when someone solicits you for donations, he or she represents a legitimate charity. To better protect yourself from scams, contact the WV Office of the Attorney General, Consumer Protection Division at 1-800-368-8808.