



**BENEFITS
FOR OLDER NEW YORKERS
AT
A GLANCE**

2009

www.nyc.gov/aging

NOTES:

The eligibility criteria and dollar amounts shown for the benefits listed here were accurate as of Spring 2009.

Most of the agencies listed have automated answering systems needing touch tone responses from the caller. There may be a waiting time of up to several minutes, depending on the agency. The time may be longer to reach an operator, if using a rotary telephone.

ACCESSNYC can help improve your access to benefits. ACCESSNYC is a free electronic information and screening tool that allows people of all ages to identify and screen their eligibility for over 30 City, State and Federal human service benefit programs. At [**\(www.nyc.gov/accessnyc\)**](http://www.nyc.gov/accessnyc) seniors can screen their eligibility for several of the programs listed in this booklet. These include Food Stamps, Medicaid, HEAP, and the Senior Citizen's Rent Increase Exemption and Veterans' Exemptions.

Based on information you enter into the system, ACCESS NYC will help fill out some of the applications to make the process easier. It will also provide information on agency office locations that are near you. The tool is available in seven languages: English, Spanish, Chinese, Russian, Korean, Haitian Creole, and Arabic.

For more information call 311 or visit:

[**www.nyc.gov.accessnyc**](http://www.nyc.gov.accessnyc)



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Social Security (Old Age and Survivors Insurance)

Monthly payments to insured workers and their dependents or survivors.

Retirement Benefits:

You may start receiving benefits as early as age 62. You do not need to be retired.

Other Family Members of Retiree May Be Eligible:

Spouse, if age 62 or older

Spouse at any age if caring for a child under 16

Unmarried children under 18

Divorced spouses if currently unmarried; were married at least 10 years to retiree; age 62 or older.

Survivor Beneficiaries:

Widowed spouse 60 or older

Widowed spouse 50 or older and disabled

Widowed at any age if caring for a child under 16 or disabled

Unmarried children under 18

Dependent parents

Note: Ask about children and grandchildren.

Assets and Income:

No limit on assets or unearned income. However, if you are under full retirement age when you start getting your Social Security payments, \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2009 that limit is \$14,160. When you reach the full retirement age, you will get your Social Security payments with no deduction on your earnings.

Social Security Direct Deposit:

You can have your Social Security check deposited directly to your bank account. More than one-half of beneficiaries use direct deposit.

Call Social Security for Direct Deposit toll-free weekdays from 7:00 am to 7:00 pm: (800) 772-1213.

Call Social Security Administration (800) 772-1213 for more information.

Supplemental Security Income (SSI)

A monthly payment to people with low-income who are 65 or older or blind or disabled. Payments supplement Social Security and/or other income. With some exceptions, citizenship is required.

Income:

The more income you have, the lower your SSI benefit. Payments not counted by SSI as income include the first \$20 of unearned income received in a month; the first \$65 of earned income and half the amount over \$65.

Allowable Assets:

\$2,000 (one person); \$3,000 (couple) plus burial fund \$1,500 per person.

Maximum Monthly Benefits:

For an individual living alone: \$761; couples \$1,115. The amount may differ if the recipient is living with others: for one person \$697, for a couples \$1,057. Inquire about benefits levels for family care and residential care.

Note:

Applicants eligible for SSI may also qualify for Medicaid and Food Stamps.

Call Social Security Administration (800) 772-1213 for more information.

Veterans Benefits

Pensions for low-income and disabled veterans; health care; vocational training; rehabilitation services; education; home loans; disability compensation; life insurance; burial funds and other benefits.

Medical benefits include care in VA hospitals, nursing homes and outpatient services.

Dependents and survivors may also be eligible for certain benefits.

Age: Any age

Income: Limits vary with benefits

Assets: Subject to review

U.S. Department of Veterans Affairs
NY Regional Office
(800) 827-1000 or (212) 807-7229

Public Assistance

Cash benefits for low-income persons to provide essential food, clothing and shelter.

Benefits vary depending on specific situations:

- assets/income
- rent
- housing status
- work-related expenses and/or special needs.

Age: Any age

Income:

Eligibility is calculated individually, depending on family size, income and expenses.

Assets:

Limit--Single individuals and childless couples - \$2,000 cash assets; \$3,000 if age 60 or older. Ask about life insurance and burial plans.

Maximum Monthly Benefits

One person \$352.10; couples \$468.50. Amount must include rent payment.

Public Assistance recipients may also qualify for Medicaid and Food Stamps. Medicaid is available to persons who meet above requirements but choose not to receive Public Assistance. One-time per year Emergency Cash Grants are also available for heating costs.

Call 311 for more information.

Medicare

Helps pay certain hospital costs and medical care after deductibles, co-insurance and/or premiums.

Age:

65 or older and eligible to receive Social Security or railroad retirement benefits. Certain disabled people under 65 may be eligible after receiving Social Security Disability for two years.

Note:

Application must be made three months before 65th birthday to avoid penalty.

Assets and Income: No limits

Part A Covers:

- Inpatient hospital care
- Inpatient skilled nursing facility
- Home health care and hospice care
- Deductibles and co-insurance Part A: \$1,068 for the first 60 days (hospitalization); \$267 per day for days 61 - 90; \$534 per day for days 91-150 of a hospital stay.

If discharged, after 60 consecutive days (including day of discharge) a new benefit period will start. If you return before the 60 days, the original benefit is continued.

Nothing for the first 20 days of skilled nursing facility care. Co-insurance of \$133.50 per day for days 21-100.

Part B Covers:

- Doctor services
- Outpatient hospital services
- Durable medical equipment, and other medical services and supplies.

Pays 80% of Medicare-accepted charges for covered services after annual deductible of \$135 has been met. Available to persons eligible for Part A at a monthly premium of \$96.40 (some people may pay a higher premium based on their income).

Call 1-800- MEDICARE for more information.

Medicare Savings Program

Three programs assist low-income elderly with medical costs.

1. **Qualified Medicare Beneficiaries (QMB)**

Those covered by Part A and Part B may be able to have Medicaid cover the monthly premium (\$96.40) in addition to deductibles and co-insurance.

Age: 65 and older or disabled person under 65 receiving Medicare after being on Social Security Disability for two years.

Income: Monthly limit for one person \$903; couples \$1,215.

Assets: No limits.

2. **Specified Low-Income Medicare Beneficiaries (SLIMB)**

Those covered by Part A and Part B may be able to have Medicaid pay the Medicare Part B medical premium (\$96.40).

Age: 65 and older or disabled person under 65 receiving Medicare after being on Social Security Disability for two years.

Income: Monthly limit for one person \$1,083; couples \$1,457.

Assets: No limits.

3. **Qualified Individual 1 (QI-1)**

Those covered by Part A and Part B may be able to have Medicaid pay the Medicare Part B medical premium (\$96.40).

Age: 65 and older or disabled person under 65 receiving Medicare after being on Social Security Disability for two years.

Income: Monthly limit for one person \$1,219; couples \$1,640.

Assets: No limits.

Note:

Monthly income limit includes Social Security, private pensions, interest, dividends and cash assistance from family members.

Call 311 for more information.

Part D Prescription Drug coverage

Medicare prescription drug coverage is private insurance to help cover the cost of prescriptions. All people with Medicare are eligible to purchase a drug plan. The plans are offered by private companies and the costs (monthly premium, deductible and co-pays) differ from plan to plan. To get information to compare the 51 plans in New York you can use the Plan Finder tool on www.Medicare.gov or call 311 and ask to be connected to prescription drug plan assistance.

The enrollment period for a Part D drug plan is November 15th to December 31st to take effect on January 1st. People in Medicare Advantage plans with drug coverage do not have to sign up for a stand-alone Part D plan.

Low-income Medicare beneficiaries can qualify for "extra help" which will cover the cost of premiums and any deductibles and reduce the co-pays to a few dollars per prescription. Apply on line at www.socialsecurity.gov or visit your nearest Social Security Offices. You can also apply by phone at 1-800-772-1213 or call 311 and ask for help with Medicare Prescription Drug Plan costs.

Family Health Plus

Provides free health coverage through a managed care plan, to adults who do not have insurance through their employers, but have income which exceeds the Medicaid limit.

Age: Applicants must be between the ages of 19 and 64, New York State residents and have no health insurance coverage.

Income: Net monthly limit -- \$903 (one person); \$1,215 (couples).

Assets: Limit -- \$13,800 (one person); \$20,100 (couples).

Call 311 for more information.

Medicaid

Pays medical bills for low-income persons including services not covered by Medicare (dental care, home care, institutional care, prescription drugs, eye glasses, and hearing aids).

Age:

Any age - Persons receiving Supplemental Security Income or Public Assistance are automatically eligible. Persons under 65 must meet the Public Assistance standard of need. Persons 65 and over or disabled or blind are eligible as follows:

Income:

Net monthly limit for one person \$767; couples \$1,117.
The first \$20 of unearned income per household is exempted.

Assets:

Limit: \$13,800 (one person); \$20,100 (couples), plus \$1,500 burial fund per person. Where the cash value of life insurance is over \$1,500, the first \$1,500 is counted toward the burial fund, and the remaining balance is counted as an asset (the home and some pre-purchased burial items are not counted as assets).

Surplus Income Program:

If income is more than the limits above, but medical bills (paid or unpaid) equal the difference, apply to the Medicaid Surplus Income program.

Nursing Home Transfer of Income and Assets: If one spouse is institutionalized, the community-based spouse may keep \$2,739 monthly (after health insurance premiums) of couple's combined income, and resources of \$109,560.

Note:

Do not transfer assets or home without first consulting an attorney.

Call 311 for more information.

Food Stamps

Allowances issued on a monthly basis that are used in place of cash to purchase food items at participating stores and supermarkets. With some exceptions, citizenship is required.

You may qualify if you:

- work for low wages
- work part-time
- are unemployed
- receive Public Assistance, SSI or other assistance payments
- are elderly or disabled and live on low income.

Age: Any age

Income:

Monthly limit for one person \$1,127; couples \$ 1,517.

If a household member is 60 or older or disabled, net income must be 100% of current poverty level. Seniors are encouraged to apply because allowable income is calculated individually based on living arrangements and out-of-pocket medically related expenses.

Assets:

Although there is an assets limit for persons under age 60, applicants who are 60 or older or disabled and meet the Food Stamps income guideline might be considered "categorically eligible" and exempt from the assets limit.

Note:

Eligibility is determined only after completing a full Food Stamp budget form, using all applicable income deductions. Different income deductions apply in specific situations such as having no cooking facility, living in a shelter, etc.

Call 311 for more information.

Reduced Fare

To qualify for reduced fare one must be 65 or older. People with disabilities qualify for reduced fare at any age.

Assets and Income Limits: Not Applicable (No Limit)

For Subways:

Purchase Reduced Fare and show your Medicare card or use Reduced Fare Metrocard.

For Buses:

Pay the reduced fare and show your Medicare card or use Reduced Fare Metrocard.

Note:

When the Reduced Fare Metrocard is used to gain access to the subway or a NYC transit bus, the correct reduced fare is deducted automatically.

Application:

Individuals 65 and older or persons with a disability may apply for a Reduced Fare card at:

MTA Customer Service Center
3 Stone Street,
New York, NY 10004
Or call 212-METROCARD

Documentation is needed when applying for Reduced Fare Metrocard.

Proof of age can be provided by any of the following:

- Birth Certificate
- Medicare card
- Social Security Award Letter
- Driver's License or NY State non-driver's ID

Senior Citizen Rent Increase Exemption (SCRIE)

SCRIE provides elderly renters with exemptions from most future rent increases. The NYC Department for the Aging administers SCRIE for rent-regulated (rent stabilized and rent controlled) apartments, while the NYC Department of Housing Preservation and Development administers SCRIE for Mitchell-Lama rentals or co-op apartments. Applicants who are under the age of 62 and disabled should contact the NYC Department of Finance and inquire about the Disability Rent Increase Exemption Program (DRIE).

SCRIE covers increases for renewal leases, Maximum Base Rent (MBR), fuel, landlord hardship, and major capital improvements. SCRIE does not cover increases for direct services or new equipment. Rent must be at least 1/3 of net monthly income. For rent-stabilized apartments, tenants must have a valid one or two-year lease.

Age: Head of household must be 62 or older.

Assets: No limit

Income:

Yearly limit -- \$28,000 household total (deduct income taxes, payroll taxes, court ordered support payments to estimate eligibility. Use prior tax year, or if retiring, project current year's income.)

Important Note: The total household income for SCRIE eligibility will be increased effective July 1, 2009 to \$29,000.

For more information, please visit www.nyc.gov/aging where you can complete and print a copy of the SCRIE application.

Call 311 for more information.

Senior Citizen Homeowners Exemption (SCHE)

Savings of up to 50% to qualified property owners of 1 to 3 unit dwellings, or condominiums, or cooperative apartments. Applicants must be age 65 or older and have held title to the property for at least 12 consecutive months. The property must be applicant's legal residence, used exclusively for residential purposes.

Age:

65 and older. If spouses are co-owners, one of them must be 65 or older. If other persons are co-owners, all must be 65 or older.

Under the age of 65, if a veteran, a spouse of a qualified veteran or unremarried surviving spouse.

Income: Limit -- \$36,400 for the last calendar year.

Assets: No limit

Apply:

Applications are accepted throughout the year. However, the start date for tax reduction benefits varies according to when you apply.

Call 311 for more information.

Real Property Tax Credit (IT-214)

Provides tax credit or cash payment of up to \$375 to homeowners or renters for part of previous year's rent or real property taxes. To qualify, current market value of the property must be \$85,000 or less; or average monthly rent must be \$450 or less, not including heat, gas or electricity.

Age: Any age

Income: Limit -- \$18,000

Assets: No limits

Note:

Can file for 3 years retroactively. To qualify, it is not necessary to have filed a tax return for the preceding year. You can fill out the IT-214 application and print a copy online at www.tax.state.ny.us.

Or you can contact:

Taxpayers Assistance Bureau
New York State Department
for Taxation and Finance
1-800-225-5829

In addition to the IT-214 benefit, you may also claim the City of New York School Tax Credit (NYC-210) for all or part of the year if you cannot be claimed as a dependent on someone else's Federal income tax return. If you do not have to file for a New York State income tax return, use the form NYC-210 to claim this credit.

Call 1-800-225-5829 NYS Department of Taxation and Finance for more information.

Home Energy Assistance Program (HEAP)

A one-time grant per year to help low-income homeowners and renters pay fuel and utility cost.

Age: Any age

Assets: No limit

Income: Monthly limit for one person \$1,963; couples \$2,567

Benefit Amounts:

Available to both households that pay directly for heat and households where heat is included in rent. Benefit amounts range from \$40 to \$585. Eligible households that pay directly for heat with their main source of heat being oil, kerosene or propane may receive a benefit of up to \$800.

Heat Emergencies:

Only HEAP-eligible households paying directly for one time emergency heat may apply for help with fuel, repairs, or heat-related equipment or temporary relocation.

Note: Funds are limited, apply early.

To Apply: Call 311 for more information.

Weatherization Referral and Packaging Program (WRAP)

Provides low-income elderly with free weatherization services to lower their energy bills and increase the comfort of their homes. Services include insulation, replacement of doors and windows and repairs furnaces and roofs.

Assets: No limits

Income: Monthly limit for one person \$1,963; couples \$2,567.

Note:

Must reside in one- to four-unit dwellings

To apply:

If age 60 or older call 311 and ask about the **WRAP** program.

Elderly Pharmaceutical Insurance Coverage (EPIC)

Saves more than half the cost of most prescription drugs. There are two coverage plans:

Annual Fee Plan and **Deductible Plan**.

Age: 65 or over

Assets: No limits. Medicaid recipients are not eligible. (Those on Medicaid spend-down may be eligible.)

Income: Limit--\$35,000 a year (one person); \$50,000 (couples).

Note: Pharmacies must be EPIC participants.

Call EPIC for information
1-800-332-3742

New York State School Tax Relief Program (STAR)

STAR is the New York State **School Tax Relief Program** that provides an exemption from the school portion of property taxes for owner-occupied primary residences. All New Yorkers who own their own one, two, three-family homes, condominiums or co-operative apartments are eligible for the **STAR** tax reduction.

Basic STAR Exemption

Age: Any age

Assets: No limit

Income: No limit

Enhanced STAR Exemption

For qualifying senior citizens, the **Enhanced STAR** helps save about \$375 on property taxes.

Age: 65 and older

Assets: No limit

Income: Annual household income of \$73,000 or less. Basic and Enhanced STAR must be filed by March 17th. Low-income homeowners who already receive the **Senior Citizen Homeowners Exemption (SCHE)** automatically qualify for the **STAR** exemption, and do not have to file a separate application.

Call 311 for more information
or write to:

STAR Program

NYC Department of Finance
STAR Exemptions
P.O. Box 3120
Church Street Station
New York, NY 10008-3120

For information on all City services



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