

## Medicare

Medicare is a federal health insurance program for people 65 and older. People younger than 65 with certain disabilities are eligible, including those with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS). Medicare is run by the Centers for Medicare and Medicaid Services, although you can apply through Social Security.

### Medicare Part A

Part A helps pay for inpatient care in a hospital or skilled nursing facility after a hospital stay, and for some home health care and hospice care.

### Medicare Part B

Part B offers supplemental medical insurance to pay part of doctor fees, outpatient hospital services and other medical items and services not covered by Part A. Part B insurance is optional. If you are getting Social Security when you turn 65, you are automatically enrolled in both Medicare Part A and Part B. If not, you need to apply for Medicare three months before you turn 65. If you miss the initial enrollment period, you may apply in January, February or March of any calendar year, but premiums will be more expensive than if you applied during the initial enrollment period. For those who continue to work and are covered by their employer's health insurance, there is a special enrollment period upon retirement.

### Medicare Part C – Private plans

Part C or private Medicare Advantage Plans give people with Parts A and B an option to have all their Medicare-covered health care under one umbrella. Some plans also cover prescription drugs.

### Medicare Part D

Part D provides prescription drug coverage for everyone with Medicare. The annual open enrollment period for these stand-alone prescription drug plans (PDPs) is Oct. 15 - Dec. 7. Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) for ratings of plans. Enrollment for most beneficiaries is voluntary, although there is a permanent premium penalty for those who delay enrollment and do not have drug coverage that is at least comparable to the Part D standard, called "creditable coverage." Please note, EPIC, a prescription program for income-eligible seniors 65 and older, is no longer considered "creditable coverage" under Medicare Part D. Therefore, you should enroll in a Medicare Part D plan to avoid penalties.

EPIC continues to help income-eligible members apply for Medicare's Extra Help or Low Income Subsidy (LIS) and Medicare Savings Programs.

Because EPIC is a qualified State Pharmaceutical Assistance Program (SPAP), members have a Special Enrollment Period (SEP) to switch Medicare Part D plans one time during the year, in addition to the open enrollment period. Contact the plan in which you want to enroll and say that you want to use your EPIC SEP to enroll in that plan. Medicare Advantage (MA) members should contact their MA plan for guidance. Additional EPIC information is listed on the inside of this brochure.

## Medicaid

Medicaid pays the medical expenses of those 65 or older, blind or disabled who are eligible for Supplemental Security Income (SSI) or who have too little income or resources to meet their medical needs. Medicaid, unlike Medicare, pays for long-term health care for eligible individuals. It also may pay the cost of Medicare Part

B and other private health insurance. Unlike Medicare, Medicaid is a federal/state medical assistance program administered by New York State counties. Contact the New York City Department for the Aging for more information.

## Home care

For information on how you can obtain senior services, including in-home services, also known as the Expanded In-home Services for the Elderly Program (EISEP) call the NYC Department for the Aging.



## Guide to Senior Citizen Programs

This brochure lists some special services available to senior citizens in New York City. If you have special questions that are not answered here, contact the federal, state or local agency administering the program. Also, if you're not sure which agency to turn to or if you run into any problems in your search for assistance, please don't hesitate to call my office.

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Courtesy of:  
Assemblyman  
**Edward C. Braunstein**



## References

**NYC government, including Dept. for the Aging and Dept. of Finance:** 311; outside of the five boroughs: 212-New York (639-9675)

**Social Security:** 800-772-1213; TTY: 800-325-0778, [www.socialsecurity.gov](http://www.socialsecurity.gov)

**Medicare:** 800-MEDICARE (633-4227); TTY: 877-486-2048, [www.medicare.gov](http://www.medicare.gov)

**For Medicare Part D:** [www.medicare.gov](http://www.medicare.gov), scroll to Medicare Part D

**NYS Office for the Aging Senior Citizens Hotline:** 800-342-9871

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## Protective services

More and more senior citizens are living independently. Unfortunately, some are frail and in ill health, often needing assistance. If you are concerned that an elderly friend, relative or neighbor is living at risk alone, contact your county department of social services; New York City residents should call 311 and ask for the Human Resources Administration/Department of Social Services for help.

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## Tax relief

In order to provide tax relief for residents age 65 and older, New York State has taken action on several fronts. The three following programs may help ease your tax burden:

### The real property tax exemption

You may be eligible to have your real property tax bill cut in half. This 50 percent exemption is offered as a local option to homeowners age 65 and older whose annual income is within specified guidelines. To find out if the exemption is in effect in your locality and what the income levels are, you can call the county, city, town or village assessor's office. New York City residents should call the NYC Department of Finance.

### The property tax credit

This is a state tax credit or rebate that may be available to homeowners and renters with a gross annual household income of \$18,000 or less, or who pay \$450 or less in rent. To obtain this tax relief (up to \$375 depending on income), you must submit claim form IT-214 to the New York State Department of Taxation and Finance. You will not automatically receive this credit; you must file for it. Remember, it is not necessary to pay state income taxes in order to receive the credit.

### Income tax exemption for retirement income

State tax law exempts qualified retirement pension and annuity income up to \$20,000 per person per year from state income taxes for those age 59 1/2 or older.

and rent-stabilized hotel units. Visit [www.nyc.gov/finance](http://www.nyc.gov/finance) or call 311 for information. The NYC Department of Housing Preservation and Development administers SCRIE for Mitchell-Lama buildings. Call 212-863-8494 for information.

### Disability Rent Increase Exemption (DRIE)

Tenants who are disabled may qualify for full or partial exemption from rent increases. Visit [www.nyc.gov/finance](http://www.nyc.gov/finance) or call 311 for information.

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## Rent relief

### Senior Citizen Rent Increase Exemption program (SCRIE)

This program is available to people age 62 or older who are heads of the household and live in rent-controlled, rent-stabilized or Mitchell-Lama apartments or certain rent-stabilized hotel units. To be eligible, renters must also pay one-third or more of their income for rent. Your total income for the previous tax year cannot exceed \$29,000, after taxes. The NYC Department of Finance administers SCRIE for rent-stabilized and rent-controlled apartments,

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## EPIC

### Elderly Pharmaceutical Insurance Coverage 2013 Program Changes

EPIC essentials for 2013:

1. EPIC members **must** be enrolled in a Medicare Part D drug plan to receive EPIC benefits;
2. EPIC provides secondary coverage for Medicare Part D-covered drugs purchased after any Part D deductible is met;
3. EPIC covers many Medicare Part D-excluded drugs, like prescription vitamins and prescription cold and cough preparations;
4. EPIC co-payments continue to be \$3, \$7, \$15 or \$20 based on the cost of the drug;
5. EPIC provides Medicare Part D drug plan premium assistance for many members; and
6. Fee and Deductible Plans have been restored.

For more information, you can call the toll-free EPIC Hotline at: 800-332-3742; TTY: 800-290-9138 or visit [www.health.ny.gov](http://www.health.ny.gov) and scroll to "EPIC for Seniors."

## Other available programs...

### Social Security

Social Security is a form of retirement insurance administered by the federal government. Under this program, workers who retire at age 62 and older or who become disabled receive monthly cash benefits based on previous earnings. These benefits are also available to their dependents or survivors. For more information or to apply, visit your local Social Security office.

### Food stamps

Under the Food Stamp Program – known federally as the Supplemental Nutrition Assistance Program or SNAP – recipients receive an electronic benefit card, similar to a debit or credit card, to use for purchases. To find out how to obtain food stamps, call your local social services office or, in New York City, contact the Human Resources Administration at 718-557-1399 or 311. Outside of the five boroughs dial 212-New York.

### Nutrition

The statewide Senior Nutrition Program, located in community centers throughout the state, offers hot mid-day meals to people 60 years of age and older. Contributions toward the cost of meals are accepted, but no one is refused because of inability to pay. If you can't get to a nutrition site on your own, ask your local office for the aging about transportation. Home-delivered meals may also be available under special circumstances.

### Supplemental Security Income (SSI)

Social Security and SSI are not the same. You may receive both Social Security and SSI benefits if your Social Security benefits are below a certain level.

You may also be eligible for Social Security Disability Insurance (SSDI) payable to blind or disabled workers, widow(er)s, or adults disabled since childhood, who are otherwise eligible; or you may be eligible for SSI disability benefits payable to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements and are otherwise eligible. Apply at your local Social Security office.

### Home Energy Assistance Program (HEAP)

New York State's Home Energy Assistance Program (HEAP) helps pay heating costs. Eligibility is determined by your annual income and household size. For HEAP information, call the NYS State Office for the Aging Senior Citizens Helpline at 800-342-9871, the NYC Department for the Aging at 311, log on to [www.mybenefits.ny.gov](http://www.mybenefits.ny.gov) or call 800-692-0557.

### Lifeline

Verizon offers Lifeline reduced rate services, if income eligible. Contact your local Verizon office for an application and more information.

### Co-op conversion protection

People and their spouses age 62 and older, living in New York City and outside of New York City, are automatically protected against eviction regardless of income or tenure of residency, where co-op conversion laws are in place. But to realize this protection, they are strongly advised to fill out an exemption form available through the attorney general's office and submit it to the landlord or sponsor initiating the conversion within 60 days of receipt of the final offering plan or black book.

### Reduced fare transportation (MetroCards)

If you are 65 or older or have a disability that qualifies, you are eligible for a Reduced-Fare MetroCard. Seniors need two IDs, one with a picture. A driver license, birth certificate, passport, valid state ID or Medicare card can be used. Seniors paying in cash need to show their Medicare card.

Reduced fare use: MTA NYC Transit and MTA Bus, anytime, except on express buses during weekday rush hours: Monday-Friday 6 a.m. to 10 a.m.; 3 p.m. to 7 p.m. MTA Long Island bus, anytime; MTA Long Island Rail Road and the MTA Metro-North Railroad anytime, except rush hours to New York City terminals. For information visit [www.mta.info](http://www.mta.info) or call 718-330-1234.