

A SPECIAL MESSAGE FOR SENIOR CITIZENS from



Assemblyman
**Michael
Simanowitz**

2012 Edition



Dear Friend,

This pamphlet has been prepared as a special service to seniors living in my Assembly District. It is designed to provide you with basic information about senior citizen benefit programs, and to let you know how to find out more about them. **Please note that the material has been revised and updated as of March, 2012.**

If you are not sure which agency to turn to, or if you encounter any difficulties in your search for assistance, please do not hesitate to contact my office at (718) 969-1508. I also have Spanish and Russian speaking staff members available by appointment. If you would like additional copies of this pamphlet, please also let us know.

Sincerely,

Michael Simanowitz
Member of Assembly

DISTRICT OFFICE:

159-06 71 Avenue
Flushing, NY 11365
(718) 969-1508

OFFICE HOURS:

9:00 A.M. to 5:00 P.M.
Monday to Friday

Social Security Retirement Benefits

★ Benefits

Monthly cash benefits based on years of employment and amount withheld from earnings

★ Eligibility

Full Retirement Age (FRA): 65 IF born before 1937; IF born 1943 and later, gradually rises from 66 to 67. In 2012, FRA for a person born in 1946 is when he/she reaches 66.

★ Income Limits

Earning limit for persons under 65 -\$14,640

Individuals FRA - no limit.

For persons under FRA, for every \$2 earned over the limit, \$1 withheld from benefits.

A person who attains 66 in 2012 can earn up to \$38,880 (pre FRA) with no loss of benefits.

For the year persons attain FRA, for every \$3 earned over the limit, \$1 withheld from benefits, but only counting earnings before the month you reach the full benefit retirement age.

★ Resources Limits

None.

★ Government Agency

Social Security
Administration:

1(800)772-1213

www.socialsecurity.gov

Survivor Benefits

★ Benefits

Payments based upon work record of deceased.

★ Eligibility

Widow/Widower age 60+ or 50+ and disabled.

★ Income Limits

★ Resources Limits

★ Government Agency

All same as SS Retirement Benefit

Disability Benefits

★ Benefits

Payments based upon sufficient work prior to onset of disability.

★ Eligibility

Disabled individual of any age, with an impairment that is expected to keep him/her out of a customary occupation for a minimum of one year.

★ Income Limits

★ Resources Limits

★ Government Agency

All same as SS Retirement Benefit

Supplemental Security Income

★ Benefits

Monthly cash benefits to meet food, clothing and shelter needs, financed through general tax revenues, not the Social Security Trust Funds.

★ Eligibility

Persons 65+, blind or disabled of any age who have low income and resources. Must be of U.S. citizenship or lawfully admitted permanent resident prior to August 22, 1996.

★ Income Limits

Individuals living alone - \$785,
Couples - \$1,152

Individuals living with others -
\$721, Couples - \$1,094

Individuals living in another
household - \$488.34,
Couples - \$744.67

★ Resource Limits

Individuals: \$2,000. Couples:
\$3,000. Exemptions: \$1,500
per individual for burial fund;
a car per household, home
(primary residence), personal,
household goods.

★ Government Agency

Social Security Administration
1(800)772-1213
www.socialsecurity.gov

Medicare Part A - Hospital Insurance Program

★ Benefits

Coverage for acute hospital care
and limited coverage for skilled
nursing facility, home health care
and hospice. \$1,156 deductible
for 1st through 60th day of
hospitalization. Co-insurance
payments thereafter.

★ Eligibility

Persons 65+ who:

a) are eligible for Social Security
or Railroad Retirement benefits;
or

b) those who wish to purchase
coverage, though they are not
eligible for the above benefits;
or

c) disabled workers after
entitlement to disability for 24
months;

or

d) persons with chronic renal
disease.

★ Income Limits

None.

★ Resources Limits

None.

★ Government Agency

Social Security Administration
1(800)772-1213
www.medicare.gov
HIICAP 1(212)341-3978

Medicare Part B - Supplemental Medical Insurance

★ Benefits

Optional; partial coverage (80%
of approved fee) for physician,
outpatient clinic, skilled nursing
care and durable medical
equipment; \$99.90 (\$139.90
or more for those with higher
incomes or first filing in 2012)
premium per month; \$140 yearly
deductible.

★ Eligibility

★ Income Limits

★ Resources Limits

★ Government Agency

All Same as Medicare Part A

Medicare Part D - Prescription Drug Coverage

★ Benefits

Covers both brand-name and
generic prescription drugs at
participating pharmacies in your
area. Medicare prescription drug
coverage provides protection for
people who have very high drug
costs. There are also extra help
programs available for people
who need assistance in paying
plan costs.

★ Eligibility

Everyone with Medicare is
eligible for this coverage,
regardless of income and
resources, health status, or
current prescription expenses.

Note: You may sign up when
you first become eligible for
Medicare (three months before
the month you turn age 65 until
three months after you turn age
65). If you get Medicare due to
a disability, you can join from
three months before to three
months after your 25th month of
cash disability payments. If you
don't sign up when you are first
eligible, you may have to pay a
penalty. If you didn't join when
you were first eligible, your next
opportunity to join will be from
October 15, 2012 to December
7, 2012.

★ Income Limits

None.

★ Resource Limits

None.

★ Government Agency

Social Security Administration
1(800)772-1213
www.medicare.gov
HIICAP 1(212)341-3978

Qualified Medicare Beneficiary (QMB)

★ Benefits

Pays for Medicare premiums.
It can also pay for coinsurance
and deductibles if provider also
accepts Medicaid.

★ Eligibility

Persons age 65+ or disabled
who have low income and
low resources, are enrolled in
Medicare Part A and **eligible** for
Medicare Part B.

★ Income Limits

Individuals: \$908/month
Couples: \$1,226/month

★ (SLMB)

Individuals: \$1,089/month
Couples: \$1,471/month

At these income limits, program
pays for Medicare part B
premiums only.

In addition, there are other
programs that can help pay all
or part of the Medicare Part B
premium. These programs are
called QI-1 and QWDI. These
programs are for people with
higher incomes.

★ Government Agency

NYC Human Resources
Administration
1(718)557-1399

Medicaid Full Coverage

★ Benefits

Comprehensive health care
benefits, including coverage
for hospitals, physician, skilled
nursing facility, health related
facility, home care.

★ Eligibility

Persons 65+, blind, disabled
children under 21 or the
caretaker relative of a dependent
child who is experiencing
deprivation of parental support

★ Accountable Income Limits

Individuals: \$792/month + \$20*
Couples: \$1,159/month + \$20*

When one spouse is
institutionalized and receiving
Medicaid, the other spouse,
while not receiving Medicaid,
may retain \$2,841 in monthly

income and \$113,640 maximum in assets.

* The first \$20 of income is exempt.

★ Resources Limits

Individuals: \$14,250. Couples: \$20,850. Exempt: primary residence, car, certain additions for burial.

★ Government Agency

NYC Human Resources Administration - Medical Assistance Program
Application for Medicaid made at offices throughout New York City
1(718)557-1399 or
HIICAP 1(212)341-3978

Medicaid Excess Income Program

★ Benefits

Medicaid coverage as described above, but on a month to month basis after the use of excess income to cover medical costs.

★ Eligibility

Same as Medicaid Full Coverage except for income levels.

★ Income Limits

No maximum, providing that medical expenses reduce net income to the levels listed above.

★ Resources Limits

Same as Medicaid

★ Government Agency

Same as Medicaid

Food Stamps

★ Benefits

Monthly allotment of benefits through a debit card system for purchasing nutritious food items; dollar value depends on household size and income.

★ Eligibility

Elderly 60+, or disabled

★ Income Limits

Each case reviewed individually.

★ Resources Limits

\$3,000 per household.

*Note: Clients can own one vehicle of any value.

★ Government Agency

NYC Human Resources Administration 1(718)557-1399

Emergency Assistance for Adults (EAA)

★ Benefits

Cash payments for food, rent,

moving expenses, utilities, furniture, repairs, etc. in case of emergency.

★ Eligibility

SSI-eligible persons or currently receiving SSI; with a documented need for assistance.

★ Income Limits

Same as SSI

★ Resources Limits

Same as SSI

★ Government Agency

Same as Food Stamps

Lifeline Telephone Service

★ Benefits

Reduces cost of basic telephone service to as little as \$1.00 a month.

★ Eligibility

Persons eligible to receive assistance benefits from at least one of these programs: Medicaid, Food Stamps, SSI, HEAP, Veterans non-service related Disability Pension and Veterans' Surviving Spouse Pension.

★ Income Limits

See eligibility

★ Resources Limits

See eligibility.

★ Government Agency

Verizon 1(800)837-4966
www.lifelinesupport.org

Senior Citizen Rent Increase Exemption (SCRIE)

★ Benefits

Relief from obligation to pay rent increases; landlord is compensated by reduction in real estate taxes.

★ Eligibility

Persons 62+, who live in rent-controlled, Mitchell-Lama, rent stabilized apartments, and whose rent is one-third of their income or more - not including air conditioning, auxiliary services and utility charges.

★ Income Limits

Combined total household income from all sources must be less than \$29,000, including Social Security Income.

★ Resources Limits

None.

★ Government Agency

NYC Dept. of Finance, SCRIE
311 in NYC or
www.nyc.gov/finance
(For Mitchell-Lama, call the Dept. of Housing Preservation and Dev. 1(212)863-8494)

Senior Citizens Homeowners Exemption (SCHE)

★ Benefits

Sliding scale real estate tax exemption of 5% to 50%. Renewable every second year. Must apply by March 15th to qualify for current fiscal year.

★ Eligibility

Real estate owners, including cooperatives and condominium owners, 65+, who use the property as their primary residence. Those turning 65 anytime during year are eligible. Applicants can apply at anytime to qualify for benefits for the following July 1st billing period. Those who are eligible for SCRIE are not eligible for SCHE. Those who qualify for SCHE will also automatically receive the Enhanced STAR exemption.

★ Income Limits

Combined total income for all owners from all sources must be less than \$37,400. Individuals can deduct documented unreimbursed medical and prescription expenses.

★ Resources Limits

None.

★ Government Agency

311 in NYC or
www.nyc.gov/finance

Home Energy Assistance Program (HEAP)

★ Benefits

Grant or energy credit, depending upon income, household size and type of fuel used.

★ Eligibility

Low income homeowners and renters.

★ Income Limits

Monthly income:
Individuals: \$2,146;
Couples: \$2,806

★ Resources Limits

None.

★ Government Agency

NYC Human Resources Administration
1(718)557-1399

Reduced Fare

★ Benefits

Reduced Fare privileges on

NYC owned local route buses and subways 24 hours a day, 7 days a week. MTA express buses are available at all times except during morning inbound peak hours (6 AM to 10 AM) and evening outbound peak hours (3 PM to 7 PM). Available to customers with one of the following forms of identification: NYC Dept. for the Aging ID card, Access-a-Ride card, Reduced Fare ID card (pre 1995), Medicare card. Reduced Fare Metro Card automatically deducts correct reduced fare, and allows you to transfer free between NYC Transit subways and buses.

★ Eligibility

Persons 65+ and disabled riders.

★ Income Limits

Resources Limits

None.

★ Government Agency

NYC Transit

1(718)330-1234 or 311 in NYC

www.mta.info

Access-A-Ride (AAR)

★ Benefits

Provides transportation for people with disabilities who are unable to use public bus or subway service for some or all of their trips. It offers shared ride, door-to-door paratransit service. MTA New York City Transit administers AAR; private carriers under contract to NYC Transit provide service.

★ Eligibility

Disabled riders.

★ Income Limits

None.

★ Resources Limits

None.

★ Government Agency

NYC Transit

1(877)337-2017

Elderly Pharmaceutical Insurance Coverage (EPIC)

★ Benefits

Cuts prescription drug costs.

★ Eligibility

NYS residents 65 or older; must meet income guidelines. Must be enrolled or eligible

to be enrolled in a Medicare Part D plan. Not Eligible if receiving full Medicaid benefits. Individuals with limited income and resources who are receiving Medicare may qualify for Extra Help program to lower drug costs.

★ Income Limits

Single: \$35,000 or less;

Couple: \$50,000 or less;

★ Resources Limits

None.

★ Government Agency

EPIC Helpline 1(800)332-3742

School Tax Relief (STAR) Exemption

★ Benefits

Exemption from school property taxes for owner occupied primary residences. All New York City homeowners qualify for a basic exemption and senior citizen homeowners can qualify for an enhanced exemption if they meet the below qualifications. Must apply by March 15th to qualify for current fiscal year.

★ Eligibility

Enhanced: Seniors 65 years of age or older who own and live in a one, two or three family home, condominium or cooperative apartment, whose income is less than \$79,050. The average benefit reduces property tax approximately \$560 a year. Basic: All residential property owners who live in a one, two or three family home, condominium or cooperative apartment, with a total combined household income of \$500,000 or less. The average benefit reduces property tax approximately \$280 a year.

★ Income Limits

See eligibility.

★ Resources Limits

None.

★ Government Agency

311 in NYC or

www.nyc.gov/finance

Veterans Exemption

★ Benefits

Property tax exemption for qualified veterans (and/or other

qualified homeowners) living in a private house, condominium, or cooperative apartment (must be primary residence) who served during specific periods of conflict. Must apply by March 15th to qualify for current fiscal year.

★ Eligibility

Qualified Veterans served in the armed forces during one of the following periods of conflict: Persian Gulf Conflict (beginning August 2, 1990), Vietnam War (February 28, 1961 to May 7, 1975), Korean War (June 27, 1950 to January 31, 1955), World War II (December 7, 1941 to December 31, 1946).

Other owners who are eligible: wife or husband of a qualified veteran, surviving spouse of a qualified veteran (who has not remarried), Gold Star parent (the parent of a child who died in the line of duty while serving in the US armed forces during one of the periods above), registered domestic partner of a qualified veteran.

★ Income Limits

See eligibility.

★ Resources Limits

None.

★ Government Agency

311 in NYC or

www.nyc.gov/finance

Meals on Wheels

★ Benefits

Provides hot, nutritious home delivered meals to qualified seniors.

★ Eligibility

Each case reviewed individually.

★ Income Limits

★ Resources Limits

None.

★ Government Agency

There are several agencies that handle Meals on Wheels. Please check carefully for the program in your area.

SNAP Program

(11365, 11366, 11367)

718-454-2386

Catholic Charities

Neighborhood Services

(11415, 11418, 11435)

718-217-0126

Queens Community House

(11375)

718-268-1412

Self-Help (11356, 11357)

718-321-8194