

A Special Message for Seniors and their Families



From
Assemblywoman
**Michele R.
TITUS**

**Senior
Connection**

2010 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, 2010.

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) 327-1845. And, if you would like additional copies of this pamphlet, please also let us know.

Sincerely,

Michele R. Titus
Member of Assembly

DISTRICT OFFICES:
19-31 Mott Avenue, Room 301
Far Rockaway, NY 11691
718-327-1845

131-17 Rockaway Boulevard
South Ozone Park, NY 11420
718-322-4958

Printed on recycled paper.

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 1942; if born 1943 and later, gradually rises from 65 to 67. In 2010, FRA for a person born in 1944 is when he/she reaches 66.

★ Income Limits

Earning limit for persons under 65 - \$14,160

Individuals FRA - no limit.

For persons under 65, for every \$2 earned over the limit, \$1 withheld from benefits.

A person who attains age 66 in 2010 can earn up to \$37,680 with no loss of benefits.

For the year persons obtain 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-\$761 +

Have Your Social Security Check Directly Deposited

★ Benefits

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

★ Government Agency

Social Security for Direct Deposit toll-free weekdays from 7:00 a.m. to 7:00 p.m. at 800-772-1213.

\$20*, Couples \$1,115 + \$20*
Individuals living with others -\$697 + \$20*, Couples \$1,057 + \$20*
Individuals living in another household – \$472.34 + \$20*,
Couples- \$720 + \$20*
-First \$20 unearned income is excluded

★ 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

★ Benefit

Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care and hospice. \$1,100 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

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; \$96.40 (\$110.50 or more for those with higher incomes or first filing in 2010) premium per month; \$155 yearly deductible.

★ Eligibility

★ Income Limits

★ Resources Limits

★ Government Agency

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 November 15, 2010 to December 31, 2010.

★ Income Limits

★ 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: \$903/month
Couples: \$1,215/month (SLMB)
Individuals: \$1,083/month

Couples: \$1,457/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

New York City Human Resources Administration
1 (877) 472-8411

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.

★ Income Limits

Individuals: \$767/month + \$20*

Couples: \$1,117/month + \$20*

When one spouse is institutionalized and receiving Medicaid, the other spouse, while not receiving Medicaid, may retain \$2,739 in monthly income and \$109,560 maximum in assets.

- The first \$20 of income is exempt.

★ Resources Limits

Individuals: \$13,800. Couples: \$20,100. Exempt: primary residence, car, certain additions for burial.

★ Government Agency

Medical Assistance Program

Application for Medicaid made at offices throughout New York City
HRA Hotline: 1 (877) 472-8411
or HIICAP 1 (212) 341-3978

Elderly Pharmaceutical Insurance Coverage (EPIC)

★ Benefits

Cuts prescription drug costs.

★ Eligibility

NYS residents 65 or older; must meet income guidelines.
Not eligible if receiving full Medicaid benefits.

★ Income Limits

Fee Plan: Single: \$20,000 or less;
Married: joint income \$26,000 or less.

Deductible Plan: Single: \$20,001 to \$35,000

Married: joint income \$26,001 to \$50,000

★ **Resources Limits**

★ **None.**

★ **Government Agency**

EPIC Helpline

1 (800) 332-3742

www.nydoctorprofile.com

★ **Benefits**

Website created by the NYS Dept. of Health which provides information on practicing physicians. To perform a general search, please type the full name of the doctor where indicated. You may access information on educational background, legal actions, health plans, hospital affiliation, and more. If you prefer to speak to a customer service representative, a toll-free phone number is available below.

★ **Eligibility**

★ **Income Limits**

★ **Resources Limits**

None.

★ **Government Agency**

NYS Department of Health

1-888-338-6999

www.nydoctorprofile.com

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**

★ **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. Your allowable income is calculated individually based on living arrangements and out of pocket, medically related

expenses. Income eligibility requirements are: less than \$10,830 (one person) and less than \$14,570 (two persons).

★ **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**

HRA Hotline: 1 (877) 472-8411

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**

★ **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**

★ **Resources Limits**

See eligibility.

★ **Government Agency**

Verizon

1 (800) 555-5000

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.

The Senior Citizen Rent Increase Exemption program (SCRIE) is available to people aged 62 or over, who live in rent-regulated apartments.

★ **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. To be eligible, renters must pay one-third or more of their income for rent.

★ **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. for the Aging, SCRIE

311 in NYC

(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.

The amount of reduction is based on the combined Federal Income Tax Return figures for all owners. The Adjusted Gross Income (AGI) is first reduced by nonreimbursed medical expenses. The net combined amount must be less than \$37,400.

★ **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 \$37,399. Individuals can deduct documented nonreimbursed 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.

Renters - \$40-50 depending if heat is included.

Homeowners - up to \$600

★ Eligibility

Low income homeowners and renters.

★ Income Limits

Monthly income:

Individuals: \$2,030;

Couples: \$2,657

★ Resources Limits

None.

★ Government Agency

311 in NYC

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) 243-4999 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

Resources Limits None.

★ Government Agency

NYC Transit 1 (877) 337-2017

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.

★ 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 \$74,700. The average benefit reduces property tax approximately \$350 a year.

Basic: All residential property owners who live in a one, two or three family home, condominium or cooperative apartment, regardless of age and income. The average benefit reduces property tax approximately \$200 a year.

★ Income Limits

See eligibility.

★ Resources Limits

None.

★ Government Agency

311 in NYC or www.nyc.gov/finance

Veteran's Benefits

★ Benefits

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

★ Government Agency

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

Complaint About Your Utility Service

★ Benefits

The New York State Office of Consumer Services can help you resolve your dispute. Contact the department with complaints, inquiries, or comments about your utility service

★ Government Agency

<http://www.dps.state.ny.us>

1-800-342-3377

(8:30 a.m.–4:00 p.m.)

Office of Consumer Services, NYS Department of Public Service, 3 Empire State Plaza, Albany, NY 12223.

Lifenet

★ Benefits

Lifenet provides experienced counseling services for seniors who may be experiencing anxiety or depression.

★ Contact

Lifenet: 1-800-543-3638; Lifenet (Spanish): 1-877 AYUDESE (298-3373); Lifenet (Chinese): 1-877-990-8585.

Weatherization Referral and Packaging Program (WRAP)

★ Benefits

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 to furnaces and roofs.

★ Income Eligibility

Monthly limit for one person \$1,963.00

Couples: \$2,567.00. Note: Must reside in one- to four-unit dwellings.

★ Government Agency

Call 311.