



INSIDE:
New York City and State Services

Information from Catherine Nolan

Helping to keep the community informed

Dear Neighbor,

I am pleased to present this brochure with helpful information regarding benefits and programs in New York State. I hope you will find it useful. Many of these programs go a long way in helping seniors, young children, and the unemployed acquire the benefits they deserve.

Every 10 years the state goes through a re-districting process to adjust the Assembly Districts for changes in population. There were some changes to our district. As the 2013 Legislative Session continues, please know that I will continue to advocate for all the residents of the 37th Assembly District.

I hope you will contact me with any questions or concerns you may have. I love representing our district in Albany and fighting for our neighborhood!

Sincerely,

Catherine Nolan
Member of Assembly



Assemblywoman Nolan in Albany with local students.



Assemblywoman Nolan meets with school safety officers (Local 237).



Assemblywoman Nolan visits with seniors.

Assemblywoman Catherine Nolan

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Reduced Fare MetroCard

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

Eligibility: Persons 65+ and disabled riders

Income Limits/Resource Limits: None

Government Agency: MTA NYC Transit 718-243-4999 or 311. Online: mta.info/nyc/fare/rfindex.htm

Access-A-Ride

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: Individual with a disability

Income Limits/Resource Limits: None

Government Agency: MTA NYC Transit 877-337-2017 or 311. Online: mta.info/nyc/paratran/guide.htm

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/Resource Limits: Same as SSI

Government Agency: HRA Hotline 877-472-8411

Medicare Part A Hospital Insurance Program

Benefits: Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care, and hospice. \$1,100 deductible for 1st through 60th day of hospitalization. Co-insurance payments thereafter.

Eligibility: Persons 65+ who:

- are eligible for Social Security or Railroad Retirement benefits; or
- those who wish to purchase coverage, though they are not eligible for the above benefits; or
- disabled workers after entitlement to disability for 24 months; or
- persons with chronic renal disease.

Income Limits/Resource Limits: None

Government Agency: Social Security Administration 800-772-1213 or HIICAP 212-341-3978; Online: www.medicare.gov

Medicare Part B Medical Insurance Program

Benefits: Optional; partial coverage (80% of approved fee) for physician, outpatient clinic, skilled nursing care, and durable medical equipment.

Cost: \$104.90 (Higher incomes subject to a higher monthly premium) premium per month; \$147 yearly deductible.

Eligibility/Income Limits/Resource 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 October 15, 2013 to December 7, 2013.

Income Limits/Resource Limits: None

Government Agency: Social Security Administration 800-772-1213 or HIICAP 212-341-3978; Online: www.medicare.gov

Qualified Medicare Beneficiary (QMB)

Benefits: Pays for Medicare premiums. It can also pay for co-insurance 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: \$951/mo.; **Couples:** \$1,281/mo.

Specified Low-Income Medicare Beneficiary (SLMB)

Benefits: Individuals: \$1,137/month; **Couples:** \$1,533/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, 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.

Accountable 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.

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Resource 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 NYC
HRA Hotline: 877-472-8411 or HIICAP: 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.

Resource Limits/Government Agency: Same as Medicaid.

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 or later, gradually rises from 65 to 67. In 2013, 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.

Resource Limits: None

Government Agency: Social Security Administration
800-772-1213; Online: www.socialsecurity.gov

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.

Government Agency: Same as SS Retirement Benefit.

Survivor Benefits

Benefits: Payments based upon work record of deceased.

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

Government Agency: 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: \$710 + \$20*

Couples: \$1,066 + \$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 and household goods.

Government Agency: Social Security Administration 800-772-1213; Online: www.socialsecurity.gov

Elderly Pharmaceutical Insurance Coverage (EPIC)

Benefits: Cuts prescription drug costs.

Eligibility: NYS residents 65+; 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

Resource Limits: None

Government Agency: EPIC Helpline 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/Resource Limits: None

Government Agency: NYS Department of Health 888-338-6999; Online: www.nydoctorprofile.com

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.

Government Agency: HRA Hotline: 877-472-8411

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/Resource Limits: See eligibility.

Government Agency: For more information, visit www.lifeline-support.org or call customer service for your local phone company.

Helpline: 866-873-4727

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.

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Resource Limits: None.

Government Agency: NYC Dept. of Finance, SCRIE hotline 212-487-6736 or 311. For Mitchell-Lama, call the Dept. of Housing Preservation and Development 212-863-8494.

Senior Citizens Homeowners Exemption (SCHE)

Benefits: Sliding scale real estate tax exemption of 5% to 50%. Renewable every second 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 \$37,399. Individuals can deduct documented unreimbursed medical and prescription expenses.

Resource Limits: None

Government Agency: Call 311 or www.nyc.gov/finance

School Tax Relief Exemption (STAR)

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+ 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 \$400-500 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

Resource Limits: None

Government Agency: Call 311 or visit 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.

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Assemblywoman

**Catherine
NOLAN**

*Helping to keep the
community informed*

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Income Limits: Monthly income: **Individuals:** \$2,138
Couples: \$2,796

Resource Limits: None

Government Agency: Call 311

Unemployment Insurance

Benefits: Regular unemployment insurance runs for 26 weeks. The amount a person receives depends on their income prior to unemployment; individuals may also be eligible for additional weeks of unemployment, depending on their situation.

Eligibility: Unemployment insurance is available to recently laid-off workers who lost their jobs through no fault of their own. Those collecting benefits must be "ready, willing, and able" to work. It is best to file a claim for unemployment within one week of losing your job, as a delay in filing may cost you benefits.

Income Limits/Resource Limits: None, though the maximum weekly benefit rate is \$405.

Government Agency: New York State Department of Labor. You can apply online at https://ui.labor.state.ny.us/UBC/home.do?FF_LOCALE=1, or over the phone at 1-888-209-8124 for New York State residents and 1-877-358-5306 for out-of-state residents.