



# A SPECIAL MESSAGE FOR SENIOR CITIZENS

Assemblywoman

## Stacey Pheffer Amato

2017 Edition

### 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 1937 or earlier; IF born 1943 and later, gradually rises from 66 to 67. In 2017, FRA for a person born in 1951 is when he/she reaches 66.

#### ★ Income Limits

Earning limit for persons under 66: \$15,720

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 2017 can earn up to \$41,880 (pre-FRA) 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.ssa.gov

### Survivor Benefits

#### ★ Benefits

Payments based upon work record of deceased.

#### ★ Eligibility

Widow/Widower age 60+ or 50+ if recipient is disabled

#### ★ Income Limits None.

#### ★ Resources Limits None.

#### ★ Government Agency

All the 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 None.

#### ★ Resources Limits None.

#### ★ 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.

#### ★ Monthly Payment Amounts (with no other income)

Individuals living alone: \$822,

Couples: \$1,207

Individuals living with others: \$758,

Couples: \$1,149

Individuals living in another household: \$513, Couples: \$781.33

#### ★ Resources 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.ssa.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. \$1,316 deductible for each benefit period. \$0 co-insurance 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 certain terminal illnesses or disabilities

#### ★ Income Limits None.

#### ★ Resources Limits None.

#### ★ Government Agency

Medicare 1 (800) 633-4227

www.medicare.gov

HIICAP (212) 602-4180

#### 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; \$134 (\$187.50 or more for those with higher incomes or first filing in 2016) premium per month; \$183 yearly deductible.

#### ★ Eligibility

- A person age 65 or over who is not entitled to premium-free Part A must meet the following requirements to be entitled to Part B
- He or she must be a U.S. resident and either a citizen or an alien who has been lawfully admitted for permanent residence with 5 years continuous residence in this country at the time of filing.
- Individuals who are not eligible for automatic enrollment, or who previously refused Part B, or who terminated their Part B enrollment, may enroll (or re-enroll) in Part B only during prescribed enrollment periods.

#### ★ Income Limits None.

#### ★ Resources Limits None.

#### ★ Government Agency

Medicare 1 (800) 633-4227

www.medicare.gov

HIICAP (212) 602-4180

## 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, 2017 to December 7, 2017.*

★ **Income Limits** None.

★ **Resources Limits** None.

### ★ Government Agency

Social Security Administration  
1 (800) 772-1213 • [www.medicare.gov](http://www.medicare.gov)  
HIICAP (212) 602-4180

## Elder Abuse

As the elderly population increases, elder abuse and other crimes against older persons are on the rise. It's important that you know how to recognize elder abuse and how to get help if you're being abused or you suspect someone you know is being abused. It's also important to not be a "silent" victim if you're ever robbed, mugged or taken advantage of through a scam or other type of fraud. You should report these crimes so law enforcement can track down the perpetrators. Additionally, you should seek support services to help you cope with their psychological impact as well as your safety and financial concerns.

### ★ Forms of Abuse

**Emotional:** causing mental anguish and despair by name calling, or by insulting, ignoring, threatening, isolating, demeaning, and controlling behavior.

**Financial:** illegally or unethically exploiting an older person through

use of his/her cash, credit cards, funds or other assets without permission or through coerced permission.

**Physical:** slapping, bruising, coercing (including sexual coercion), cutting, burning, or forcibly restraining an older person.

**Neglect:** refusing or failing to carry out caretaking responsibilities (e.g., withholding food, medicine, glasses or dentures); also, abandoning a dependent older person.

### ★ Where to get help

Call 311 and ask for the Department for the Aging's Elderly Crime Victims Resource Center. After hours, 311 will route you to Safe Horizon's hotline. You may also contact JASA at (718) 286-1525.

## 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, or any individual exemplifying financial or medical needs

### ★ Accountable Income Limits

Individuals: \$825/month + \$20\*

Couples: \$1,209/month + \$20\*

When one spouse is institutionalized and receiving Medicaid, the other spouse, while not receiving Medicaid, may retain \$3022.50 in monthly income and \$120,900 maximum in assets.

\* *The first \$20 of income is exempt.*

### ★ Resources Limits

Individuals: \$14,850. Couples: \$21,750. 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  
(718) 557-1399 or  
HIICAP (212) 602-4180

## 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** None.

### ★ Government Agency

NYC Human Resources Administration - Medical Assistance Program  
Application for Medicaid made at offices throughout New York City  
(718) 557-1399 or  
HIICAP (212) 602-4180

## Food Stamps / Supplemental Nutritional Assistance Program (SNAP)

### ★ Benefits

The Supplemental Nutrition Assistance Program (SNAP) issues monthly electronic benefits that can be used like cash to purchase food at authorized retail food stores. Eligibility and benefit levels are based on household size, income and other factors. 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

None (unless a member of the household is disqualified or sanctioned from the program)

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

### ★ Government Agency

NYC Human Resources Administration (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** None.

### ★ Resources Limits

Same as SSI

### ★ Government Agency

NYC Human Resources Administration (718) 557-1399

## Lifeline Phone Service

### ★ Benefits

Reduces cost of telephone, cellular or internet service to as little as \$1 per month

### ★ Eligibility

Persons eligible to receive assistance benefits from at least one of these programs: Medicaid, Food Stamps, SSI, Veterans non-service related Disability Pension and Veterans' Surviving Spouse Pension or displays financial need at below 135% of federal poverty guidelines

### ★ Resources Limits

Only one Lifeline Program benefit per household

### ★ Government Agency

Contact your phone provider to see if they participate in the Lifeline Program or visit [www.lifelinesupport.org](http://www.lifelinesupport.org) to see qualifying participants

## 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 \$50,000, including Social Security Income.

### ★ Resources Limits

None.

### ★ Government Agency

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

## Senior Citizens Homeowners Exemption (SCHE)

### ★ Benefits

Sliding scale real estate tax exemption of 5% to 50%, renewable every two years. Applications must be postmarked by March 15 to receive benefits for the current year.

### ★ Eligibility

Real estate owners, including cooperatives and condominium owners, 65+, who use the property as their primary residence. Those turning 65 anytime during the year are eligible. Applicants can apply at any time 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.

### ★ Resources Limits

None.

### ★ Government Agency

311 in NYC or visit [www.nyc.gov/finance](http://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: \$2,300; Couples: \$3,007

### ★ Resources Limits

None.

### ★ Government Agency

NYC Human Resources Administration (718) 557-1399

## Reduced Fare MetroCard

### ★ 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 rush hour. 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

None.

### ★ Resources Limits

Reduced fare is half the base fare

### ★ Government Agency

NYC Transit  
(718) 330-1234 or 311 in NYC  
[www.mta.info](http://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

Eligible disability

### ★ 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 who are 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. The program has fee and deductible plans based on income.

### ★ Income Limits

Individuals: \$75,000/year  
Couples: \$100,000/year

### ★ 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.

### ★ 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 \$86,000. The average benefit reduces property tax approximately \$600 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 \$300 a year.

★ **Income Limits** See eligibility.

★ **Resources Limits** None.

★ **Government Agency**

NYC Department of Finance for existing recipients: 311

New Applicants must register with the NYS Tax Department:  
(518) 457-2036

## 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.

### ★ 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** None.

★ **Resources Limits** None.

★ **Government Agency**

311 in NYC or  
[www.nyc.gov/finance](http://www.nyc.gov/finance)

## Meals on Wheels

### ★ Benefits

Provides hot nutritious home delivered meals to qualified seniors.

### ★ Eligibility

Each case reviewed individually.

★ **Income Limits** None.

★ **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  
(718) 722-8013

Catholic Charities  
Neighborhood Services  
(718) 722-6001

Queens Community House  
(718) 592-5757

Self-Help  
(718) 321-8194

## A SPECIAL MESSAGE FOR SENIOR CITIZENS



from Assemblywoman

**Stacey Pheffer Amato**

2017 Edition

New York State Assembly  
Albany, New York 12248

PRSR STD.  
U.S. POSTAGE  
PAID  
Albany, New York  
Permit No. 75

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 February 2017.**

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. If you require additional copies of this pamphlet, please let us know.

Sincerely,



Stacey Pheffer Amato  
Member of Assembly

### ROCKAWAY DISTRICT OFFICE

95-16 Rockaway Beach Blvd., Rockaway Beach, NY 11693 • (718) 945-9550

### HOWARD BEACH DISTRICT OFFICE

162-38 Crossbay Blvd., Howard Beach, NY 11414 • (718) 641-8755

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