

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 (hospital)

Part A helps pay for inpatient care in a hospital or skilled nursing facility after a hospital stay, nursing home care (as long as custodial care isn't the only care you need), some home health care and hospice care.

Medicare Part B (medical)

Part B offers supplemental medical insurance to pay part of the physician's costs, 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 of their Medicare-covered health care under one

Medicaid

Medicaid is a program for New Yorkers who can't afford to pay for medical care, including the medical expenses of those 65 and older, those who are blind or disabled and are eligible for Supplemental Security Income (SSI) or those 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

References/Local contacts

Social Security: www.ssa.gov
800-772-1213; TTY: 800-325-0778

Medicare: www.medicare.gov
800-MEDICARE, (633-4227); TTY: 877-486-2048

umbrella. Many plans offer extra coverage, like vision, hearing, dental and/or health and wellness programs. Most include Part D Medicare prescription drug coverage.

Medicare Part D

Part D provides prescription drug coverage for everyone with Medicare. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Visit www.medicare.gov/find-a-plan for ratings of plans. Enrollment for most 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.

the cost of Medicare Part B and other private health insurance. Unlike Medicare, Medicaid is a federal/state medical assistance program administered by counties in New York State. Visit the New York Health Exchange at www.nystateofhealth.ny.gov or contact your local office for the aging for more information.

NYS Division of Housing and Community Renewal: www.nyshcr.org

Office for the Aging Sr. Citizens Hotline: 800-342-9871

Sullivan County Office for the Aging: 845-807-0241

Orange County Office for the Aging: 845-615-3700



Guide to Senior Citizen Programs

This brochure lists some special services available to senior citizens in New York State. If you have questions that are not answered here, contact the federal, state or local agency administering the program. 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.

Assemblywoman Aileen M. Gunther

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NEW YORK STATE ASSEMBLY Guide to Senior Citizen Programs in New York State

Courtesy of:

Assemblywoman
Aileen M. Gunther



Home care

Our community health care agencies offer a wide range of home care services to meet your individual needs. Payment may be covered under Medicare or Medicaid, depending on a doctor's recommendation and your age and income. If you have other health insurance, contact your insurance agent or examine your policy for possible home care coverage.

For information on how you can obtain home care services, call your local office for the aging or county health department. There is a variety of different home health care providers, and the cost of these services can vary.

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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 for help. The department will send someone to visit and assess the situation firsthand to determine the kind of help needed.

Tax relief

To provide tax relief for residents aged 65 and older, New York has taken action on several fronts. The 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 aged 65 and older whose annual income is within specified guidelines. To find out if this exemption and others are in effect in your locality and what the income levels are, you can call your local assessor's office.

The property tax credit. This real property tax credit 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 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. Visit www.tax.ny.gov/pit/credits/real_property_tax_credit.htm for more information.

Income tax exemption for retirement income. The tax law exempts qualified retirement pension and annuity income up to \$20,000 per person per year from state income taxes. You must be at least 59 1/2 years old to qualify. Visit www.tax.ny.gov/pit/file/information_for_seniors.htm to learn more.

Help at home

Expanded In-home Services for the Elderly Program (EISEP). The program helps the elderly, age 60 and up, who want to live at home but need help with everyday activities, such as dressing, bathing, shopping and cooking. The goal of this program is to improve access to, and the availability of, appropriate and non-medical support services for older adults who are not Medicaid eligible. NY Connects can help you find service providers in your community. Visit www.nyconnects.ny.gov for more information.

EPIC Elderly Pharmaceutical Insurance Coverage 2017 Program Essentials

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 copayments 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. 6. Income eligibility thresholds were raised in 2014 with the largest increase since the program's inception. For single individuals, the income limit for the Deductible Plan is \$75,000. For married individuals, the income limit for the Deductible Plan is \$100,000. For more information, visit www.health.ny.gov/health_care/epic or call the toll-free EPIC hotline at: 800-332-3742; TTY: 800-290-9138.

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 can 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. The Food Stamp Program—known federally as the Supplemental Nutrition Assistance Program (SNAP) – encourages those on fixed incomes to maintain healthy nutritional practices. Recipients get an electronic benefit card, similar to a debit or credit card, to use for purchases in authorized stores and farmers markets. To find out how to obtain SNAP benefits, call your local social services office.

Prescription Drug Take-Back. Prescription drug take-back programs have helped people get powerful medications that they no longer use out of their medicine cabinets. This prevents a family member or loved one from accidentally or unknowingly taking the incorrect medicine. This year, I sponsored legislation requiring chain pharmacies to either have a safe disposal location on-site or offer mail-back envelopes for consumers. In addition, the Department of Environmental Conservation maintains a map showing collection sites across the state. For more information, please visit <http://www.dec.ny.gov/chemical/67720.html>.

Supplemental Security Income. Social Security and Supplemental Security Income (SSI) are not the same. You may receive both Social Security and SSI benefits if your Social Security benefits are less than 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 HEAP helps pay heating costs. Eligibility is determined by your annual income and household size. For HEAP information, call your local office for the aging or the New York State Office of Temporary Disability at 800-342-3009. Visit www.otda.ny.gov/programs/heap for more information.

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

Protection for utility consumers. The elderly are especially hard-hit by rising utility costs. However, under the Home Energy Fair Practices Act, if your utility provider or company knows that you and all adults living with you are age 62 and older, blind or disabled, it will make special attempts to contact you by phone or, if necessary, by person, to help you keep your utility service on. Your utility provider will try to work out a payment agreement with you or obtain payment or a guarantee of payment from the local social services office or a private organization. During the cold weather from Nov. 1 to April 15, your utility has to make special efforts to decide if disconnecting your heat will jeopardize your health and safety. If you are unable to reach an agreement with your utility, New York State's Public Service Commission (PSC) can help. Call the PSC hotline at 800-342-3355. If you have unresolved complaints with your utility company, call the PSC at 800-342-3377 regarding terminations of gas or electric service.

Stopping Senior Fraud. Financial fraud and abuse cost seniors more than \$36 billion in 2015. It's important to remain vigilant and know the signs for when a scammer may be trying to trick you out of your hard-earned money. The Attorney General has a guide for how to detect scams like this and what to do if you believe you are a victim. That guide can be found here: <https://ag.ny.gov/sites/default/files/pdfs/publications/Smart-Seniors.pdf>. If you ever have any questions, please feel free to contact my office.

