

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

Part A helps pay for inpatient care in a hospital or skilled nursing facility after a hospital stay, and for some home health care and hospice care.

Medicare Part B

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 umbrella. Some plans also cover prescription drugs.

Medicare Part D

Part D provides prescription drug coverage for everyone with Medicare. The annual open enrollment period for these stand-alone prescription drug plans (PDPs) is Oct. 15 - Dec. 7. Visit www.medicare.gov/find-a-plan for ratings of plans. Enrollment for most beneficiaries 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. Additional EPIC information is listed on the inside of this brochure.

Assistance with Medicare

If you have questions regarding your current Medicare benefits or wish to enroll in Medicare, you can get in-person assistance at Senior Benefits Information Centers. Specially trained Senior Benefits counselors can help you make educated decisions regarding your health insurance coverage.

The most convenient Senior Benefits Information Centers in our area are located at:

Port Chester-Rye Brook Public Library
1 Haseco Ave, Port Chester, NY 10573

Thursdays, 11 am- 2 pm

New Rochelle Public Library
1 Library Plaza, New Rochelle, NY 10801

Fridays, 10 am-1 pm

No appointment is necessary. If you have any questions regarding this program, you may contact the Senior Benefits Information Center helpline at (914) 231-3260.

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 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. For more information, please contact the Westchester County Department of Senior Programs & Services at (914) 813-6400.

EPIC Elderly Pharmaceutical Insurance Coverage

The Elderly Pharmaceutical Insurance Coverage (EPIC) is a New York State program administered by the Department of Health. It assists income-eligible seniors 65 and older to supplement their Medicare Part D drug plan costs.

For more information, you can call the toll-free EPIC hotline at: 800-332-3742; TTY: 800-290-9138 or visit www.health.ny.gov and scroll to "EPIC for Seniors."

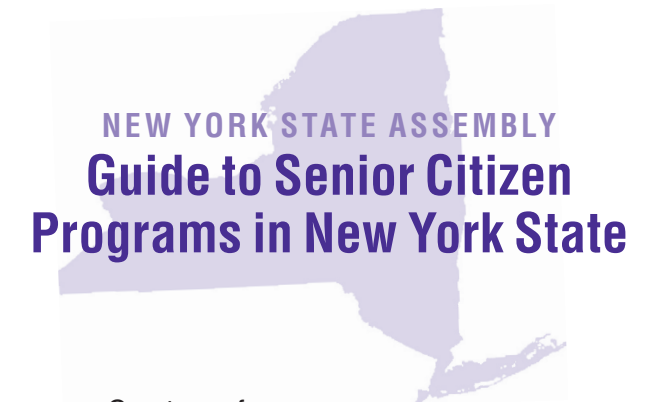


Guide to Senior Citizen Programs

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

Assemblyman Steve Otis

222 Grace Church Street, Suite 305 • Port Chester, NY 10573 • 914-939-7028
Room 325 LOB • Albany, NY 12248 • 518-455-4897
otisS@assembly.state.ny.us



Courtesy of:
Assemblyman
Steve Otis



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.

To determine if you are eligible for home care programs contact the Westchester County Office of Medical Home Care Services at (914) 231-3621.

Local Resources for Seniors in Our Community

A number of organizations in the area provide free or low-cost assistance and programs to help seniors maintain a high-quality independent life.

NEIGHBORHOOD SENIOR CENTERS & PROGRAMS:

Town of Mamaroneck Senior Center
VFW Post 1156, 1288 Boston Post Road
Larchmont, New York 10538
..... (914) 834-8840

Hugh A. Doyle Senior Center
94 Davis Avenue
New Rochelle, New York 10805
..... (914) 235-2363

Port Chester Senior Community Center
222 Grace Church Street
Port Chester, NY 10573
..... (914) 939-4975

Rye Brook Senior Center
32 Garibaldi Place
Rye Brook, New York 10573
..... (914) 939-7904

Rye Senior Citizens Program
281 Midland Avenue
Rye, New York 10580
..... (914) 967-2535

Westchester County Senior Programs & Services provides a variety of resources and support services throughout the county for seniors. For more information, call (914) 813-6400

At Home on the Sound serves Mamaroneck, Larchmont and Rye Neck. For more information, call (914) 899-3150

New Rochelle Office for the Aging offering services and assistance to seniors in the New Rochelle community. For more information, call (914) 235-2363

SPRYE serves Rye, Harrison, Purchase, Port Chester and Rye Brook. For more information call (914) 481-5706

WestFair Rides serves Pelham, New Rochelle, Rye/Port Chester/ Rye Brook, Harrison/Purchase, Scarsdale, Larchmont/Mamaroneck, and White Plains. Registration is free. For more information, call (914) 764-3533

Westchester Residential Opportunities (WRO) provides comprehensive housing counseling for seniors. For more information, call (914) 428-4507, ext. 312

Tax relief

In order to provide tax relief for residents aged 65 and older, New York State has taken action on several fronts. The following four 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 county, city, town or village 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, you can file for this credit without filing a New York State income tax form.

Income tax exemption for retirement income. The tax law exempts all 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.

The New York State School Tax Relief Program (STAR). STAR provides partial exemptions from school property taxes. If you own your home, you may be eligible for the Basic STAR and/or the enhanced STAR exemption. Enhanced STAR is only available to eligible seniors 65 and older. For more information, please visit <http://www.tax.ny.gov/pit/property/star13/>

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 call the Social Security Office located in New Rochelle at 1-800-772-1213.

Food stamps. The Food Stamp Program – known federally as the Supplemental Nutrition Assistance Program or SNAP – encourages those on fixed incomes to maintain healthy nutritional practices. Instead of coupons, recipients now receive an electronic benefit card, similar to a debit or credit card, to use for purchases. To find out how to obtain food stamps, call 1-800-342-3009 or contact the Westchester County Department of Social Services at (914)-995-5000.

Nutrition. The statewide Senior Nutrition Program, located in community centers throughout the state, offers hot mid-day meals to persons age 60 and older. Contributions toward the cost of meals are accepted, but no one is refused because of inability to pay. If circumstances prevent you from getting to a nutrition site on your own, ask your local office for the aging about transportation. Home-delivered meals may also be available under special circumstances. For more information contact the Westchester County Department of Senior Programs and Services at (914) 813-6400.

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. For more

information call the Social Security Office located in New Rochelle at 1-800-772-1213.

Home Energy Assistance Program. New York State's HEAP helps pay heating costs. Eligibility is determined by your annual income and household size. To find out more about HEAP, call your local office for the aging or the New York State Office for the Aging Senior Citizens Helpline at 800-342-9871. You can also log on to www.mybenefits.ny.gov or call the NYS HEAP Hotline at 800-342-3009.

Con Edison CONCERN Program. Seniors 62 and older may be eligible for quarterly billing plans and receive information on government aid programs and other ways to reduce the cost of energy bills. Enrollment in the CONCERN Program is free and confidential. For more information, call 1-800-872-8846.

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. If you are unable to reach an agreement with your utility, New York State's Public Service Commission can help. Call the PSC hotline at 800-342-3355. 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 have unresolved complaints with your utility company, call the PSC at 800-342-3377 for possible help under current law.

Reduced fares on public transportation. Seniors 65 or older have the ability to ride the Bee-Line buses for a reduced fare. You must show a reduced fare Metrocard, a senior picture ID or Medicare card when boarding to receive the lower fare. For more information, call the Bee-Line System at (914) 813-7777.