



A SPECIAL REPORT FOR SENIOR CITIZENS

from Assemblymember

LINDA B. ROSENTHAL

2013 Edition

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Dear Neighbor:

I am pleased to present you with this brochure containing helpful information regarding programs and benefits available to seniors. I hope you find it useful as you navigate various services in New York State.

Over the course of the last seven years, I have had the distinct pleasure of meeting many of you in person at events that I have sponsored and around the neighborhood. It is part of my job as your full-time Assemblymember to provide these services and information to you to help ease the increased financial strain on all families, but particularly on senior citizens with fixed incomes, during these difficult economic times.

For the third straight year the New York State Legislature passed an on-time budget. Though difficult decisions were made, I am pleased that I was able to work with my colleagues in the Assembly to restore devastating cuts to cancer services and food nutrition programs.

As always, I will continue to work to ensure that programs for seniors remain vibrant, well funded and easily accessible, and will also work to provide you with access to as many free and/or low-cost services and programs as I can. Each Friday, my office offers free notary services from 1-4 pm. In addition, I also host a bi-monthly SCRIE/DRIE Clinic in my district office with the New York City Department of Finance.

In the future, I hope you will contact me or my staff with any questions, concerns or problems. We are always here to help. As usual, I will be hosting the West Side Seniors Day at the American Museum of Natural History on Friday, June 7, 2013. For more information and to RSVP (required), please see the invitation located on the back of this newsletter. I encourage you to RSVP as soon as possible, as space is limited and the event fills up quickly! I look forward to seeing you at Seniors Day!

Sincerely,

Linda B. Rosenthal
Member of Assembly

Reduced Fare

Benefits

Reduced fare privileges on MTA NYC Transit-owned local route buses and subways, 24 hours a day, 7 days a week. Privileges on all local buses are available at all times, and on express buses anytime except weekday rush hours: Monday through Friday, 6-10 a.m. and 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. 2013 Regular fare is \$2.50; 2013 Reduced Fare is \$1.25.

Eligibility

Persons 65+ and disabled riders.

Income Limits/Resource Limits

None.

Government Agency

MTA NYC Transit 718-330-1234 or 511; <http://mta.info/nycct/fare/rfindex.htm>

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. Provides "feeder service" – trips to and from fixed-route MTA NYC Transit bus stops – for people able to walk or wheel between 1 and 5 blocks. MTA NYC Transit administers AAR; private carriers under contract to NYC Transit provide service.

Eligibility

Disabled riders. Eligibility is determined on a periodic basis, after review by independent medical professionals in consultation with disabled riders' medical provider.

Income Limits/Resource Limits

None.

Government Agency

MTA NYC Transit 877-337-2017 or 511; <http://mta.info/nycct/paratran/guide.htm>

Emergency Assistance for Adults (EAA)

Benefits

Cash payment for food, rent, moving expenses, utilities, furniture, repairs, etc. in case of emergency.

Eligibility

SSI-eligible or currently receiving SSI or those with dependent currently receiving SSI; with documented need for assistance.

Income Limits/Resource Limits

Same as SSI.

Government Agency

New York City: Human Resources Administration Infoline 718-291-1900
<http://www.otda.state.ny.us/reform/guide/phone.htm>

Home Energy Assistance Program (HEAP)

Benefits

Grant or energy credit, depending on income, household size and type of fuel used.
Renters: \$40 or \$50 depending on whether heat is included.
Homeowners: up to \$600 based on type of fuel used.

Eligibility

Low-income homeowners and renters.

Income Limits

Monthly Income: Individuals: \$2,138; Couples: \$2,796.

Resource Limits

None for regular benefit.

Emergency benefit: if your heat has been or is about to be shut off. Less than \$2,000 if no member of household is 60+, or less than \$3,000 if any member of household is 60+.

Government Agency

OTDA: NYS HEAP Hotline at 800-342-3009

<http://www.otda.state.ny.us/programs/heap/program.asp#income>

Medicare Part A Hospital Insurance Program

Benefits

Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care and hospice. \$1,184 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, although 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
HIICAP 212-341-3978
www.medicare.gov

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; \$104.90 (\$146.90 or more for those with higher incomes or first filing in 2013) 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 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 enroll 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 receive Medicare due to a disability, you can join from three months before to three months after the 25th month of cash disability payments. If you don't sign up when you first become eligible, you may be charged a penalty. Open enrollment periods for those who did not enroll upon becoming eligible are from October 15, 2013 to December 7, 2013.

Income Limits/Resource Limits/Government Agency
Same as Medicare Part A.

Qualified Medicare Beneficiary (QMB)

Benefits

Pays for Medicare premiums. It may also pay for coinsurance and deductibles if provider also accepts Medicaid.

Eligibility

Persons age 65+ or disabled, who have low income and low resources. You must be eligible for Part A to qualify. Enrollment in Part A is not required.

Income Limits/Resource Limits

Individuals: \$951/month; Couples: \$1,281/month

Government Agency

Same as Medicare Part A.

Specified Low-Income Medicare Beneficiary (SLMB)

Benefits

Pays for Part B premiums only.

Eligibility

Persons aged 65+ or disabled who have lower income and resources. Must be eligible for Medicare Part A, but enrollment is not required. Note: If you have income from working, you may qualify for SLMB benefits even if your income is higher than the limits below.

Income Limits/Resource Limits

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

Note: Income may not be more than 20% above the federal income poverty level. There are other programs that may help pay for all or some of the Medicare Part B premium: QI-1 and QWDL.

Government Agency

Same as Medicare Part A.

Medicaid Full Coverage

Benefits

Comprehensive health care benefits, including coverage for hospitals, physicians, skilled nursing facility, health-related facility and 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/Resource Limits

Income and resource limits depend on number of family members living in household.

For low income, without children:

Individuals: \$750/month; Couples: \$936/month

For families, blind, disabled or age 65+:

Individuals: \$800/month; Couples: \$1,175/month

Subject to Annual Resource Limits:

Individuals: \$14,400; Couples: \$21,150

Note: exempt from calculation are primary residence, car and some personal property.

Government Agency

Human Resources Admin. 718-557-1399 or 877-472-8411
www.health.ny.gov/health_care/medicaid/

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

If you are eligible for Medicaid except for having excess income, and you can show that you have medical bills equal to your excess income in a particular month, Medicaid will pay your additional medical bills beyond that for the rest of that month. Must first apply for Medicaid, and be:

- 65+; or
- A child under 21 years old; or
- A parent living with child under 21 years old; or
- Pregnant; or
- An individual receiving disability income or determined disabled by Medicaid.

Income Limits

Individuals: Above \$800/month; Couples: Above \$1,175/month

Resource Limits

Individuals: \$14,400; Couples: \$21,150

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 1937 or earlier, if born 1943 or later, FRA gradually rises from 66 to 67. In 2013, FRA for a person born in 1944 is when s/he reaches 66.

Income Limits

- No limit for persons who have reached FRA.
- For persons who have not reached FRA: \$15,120.
- For persons under FRA, for every \$2 earned over the limit, \$1 will be withheld from benefits.
- In the year persons reach FRA, \$1 will be deducted in benefits for every \$3 earned over the limit, but only counting earnings before the month a person reaches FRA.
- If you will reach full retirement age in 2013, the limit on your earnings for the months before full retirement age is \$40,080. (If you were born in 1947 or 1948, your full retirement age is 66 years.).

Resource Limits

None.

Government Agency

Social Security Administration 800-772-1213
www.ssa.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. Must have worked at least five out of the last ten years.

Income Limits/Resource Limits

For individuals: \$1,010; For blind individuals: \$1,690

Government Agency

Same as SS Retirement Benefit.

Survivor Benefits

Benefits

Payments based upon work record of deceased.

Eligibility

Widow/widower aged 60 and over, or disabled and aged 50 and over. Disabled adult children found to be disabled before age 22, or minor children of the deceased or the dependent of the deceased or divorced spouses.

Income Limits/Resource Limits/Government Agency

Same as SS Retirement Benefit.

Supplemental Security Income (SSI)

Benefits

Monthly cash benefits to meet food, clothing, and shelter needs. Financed through general tax revenues, not the Social Security Trust Fund.

Eligibility

Persons over the age of 65, blind or disabled of any age who have low income and resources. Must be a U.S. citizen or lawfully admitted permanent resident prior to August 22, 1996.

Income Limits

Individuals living alone: \$797 + \$20*; Couples: \$1,170 + \$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
www.ssa.gov

Elderly Pharmaceutical Insurance Coverage (EPIC)

Benefits

Expands Medicare Part D premium assistance for prescription drug coverage. Note: As of January 1, 2013, EPIC began covering all prescription drug coverage costs, and enrollees will return to paying no more than a \$20 copayment for each prescription rather than paying 25% of the cost of the drug. Enrollees need not reach their coverage limit, or “doughnut hole,” in order to be eligible for this coverage.

Eligibility

NYS residents, 65+, who meet income limits. Must be enrolled in Medicare Part D, and cannot be receiving full Medicaid.

Income Limits

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

Deductible Plan: Single: \$20,001-35,000; Married: joint income \$26,001-50,000

Resource Limits

None.

Government Agency

EPIC Helpline: 800-332-3742
www.health.ny.gov/health_care/epic/

New York Physician Profile

Benefits

Website created by the NYS Department of Health, which provides information on practicing physicians. To perform a general search, 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 listed below.

Eligibility/Income Limits/Resource Limits

None.

Government Agency

NYS Department of Health: 888-338-6999
www.nydoctorprofile.com

Supplemental Nutrition Assistance Program (SNAP) (Formerly 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

Based on income, family size and household composition.

Income Limits

Monthly Gross Income for Individuals: \$1,211.

Monthly Gross Income for Households with Elderly or Disabled Member and Households with Dependent Care Expenses: \$1,862

Resource Limits

None, unless anyone in the household has been sanctioned or disqualified from the SNAP, then resources may not exceed \$2,000.

Note: clients may own one vehicle of any value.

Government Agency

New York City Human Resources Department: U.S. Department of Agriculture 311
http://www.nyc.gov/html/hra/html/directory/food.shtml

Lifeline Telephone Service

Benefits

Reduces cost of basic telephone service to as little as \$1 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

www.lifelinesupport.org or 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 aged 62 or older, 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 \$29,000 or less, including Social Security income.

Resource Limits

None.

Government Agency

New York City Department of Finance: 311

http://www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml

For Mitchell-Lama, contact the Department of Housing Preservation and Development: 212-863-8494

Senior Citizens Homeowners Exemption (SCHE)

Benefits

Sliding scale real estate tax exemption of 5% to 50%.

Eligibility

Owners of one-, two-, three-family houses, condominiums or cooperative apartments, who turn 65 or older by December 31st following the March 15th due date of the application, and who use the property as their primary residence. Applicants can apply by March 15th 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 automatically receive the Enhanced STAR exemption.

Income Limits

Combined total income for all owners from all sources must be less than \$37,400. Individuals can deduct documented un-reimbursed medical and prescription expenses.

Resource Limits

None.

Government Agency

New York City Department of Finance: 311

http://www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml

School Tax Relief Exemption (STAR)

Note: New legislation requires all homeowners receiving a Basic STAR exemption to register with the New York State Tax Department in order to receive STAR exemptions in 2014 and subsequent years.

Benefits

Provides property tax exemption (also known as homestead exemption) for all NYS homeowners. Basic STAR available to anyone who owns and lives in his or her own home and earns less than \$500,000. Exempts the first \$30,000 of the full value of a home from school taxes.

Eligibility

Enhanced STAR: Seniors 65+ who own and live in a one-, two-, three-family home, condominium, or cooperative apartment. Exempts the first \$63,300 of the full value of a home from school taxes as of 2013-14 school tax bills.

Note: Beginning with 2011-12 school tax bills, the savings resulting from the Basic or Enhanced STAR exemptions are limited to a 2% increase over the prior year.

Income Limits

Total combined household income must be less than \$79,050.

Resource Limits

As of July 2011, annual adjusted gross income must be \$500,000 or less.

Government Agency

New York City Department of Finance: 311

http://www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml

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**FREE NOTARY SERVICE AT MY DISTRICT
OFFICE EVERY FRIDAY 1 – 4 P.M.**

This newsletter was printed on recycled paper.

ASSEMBLYMEMBER LINDA B. ROSENTHAL

Invites you to attend West Side Seniors Day at the

AMERICAN MUSEUM OF NATURAL HISTORY

FRIDAY, JUNE 7, 2013 • 9:00 A.M. - 1:00 P.M.

Please join Assemblymember Rosenthal and the American Museum of Natural History for our annual West Side Seniors Day at the Museum where you will enjoy a presentation from a member of the Museum staff, a self-guided tour of the Museum's latest exhibit *Whales: Giant of the Deep*, the IMAX movie *Flight of the Butterflies*, and access to 46 halls of the Museum. Boxed lunch will be served.

ATTENDANCE IS LIMITED, PLEASE RSVP TO 212-873-6368 TO ATTEND

Special Guest: Scott M. Stringer, Manhattan Borough President

USE WESTON PAVILION ENTRANCE AT 79th STREET AND COLUMBUS AVE.

Assemblymember Linda B. Rosenthal secured a state grant for the American Museum of Natural History to help sponsor this event.