

## 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.

## 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

## References/Local contacts

**Social Security:** [www.ssa.gov](http://www.ssa.gov)  
800-772-1213; TTY: 800-325-0778

**Medicare:** [www.medicare.gov](http://www.medicare.gov)  
800-MEDICARE, (633-4227); TTY: 877-486-2048

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

### 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](http://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.

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. Contact your local office for the aging for more information.

### Department of Social Services:

Albany County	518-447-7300
Rensselaer County	518-270-8638
Saratoga County	518-884-4140



## 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.

Assemblymember John T. McDonald III

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

Courtesy of:  
Assemblymember  
John T. McDonald III



## 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.

# 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

In order to provide tax relief for residents aged 65 and older, New York State has taken action on several fronts. The three 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 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.

## Rent relief

The New York State's Division of Housing and Community Renewal (DHCR) Senior Citizen Rent Increase Exemption program (SCRIE) and its Disability Rent Increase Exemption (DRIE) program may apply in certain New York State communities where rent regulation is in effect. Local offices for the aging and housing offices may have information on these and other assistance programs.

## Help at home

**Expanded In-home Services for the Elderly Program (EISEP).** The program helps the elderly who want to live at home but need help with everyday activities, such as dressing, bathing, shopping and cooking. Call your local office for the aging.

## EPIC Elderly Pharmaceutical Insurance Coverage 2013 Program Changes

EPIC essentials for 2013:

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 co-payments 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; and
6. Fee and Deductible Plans have been restored. 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](http://www.health.ny.gov) and scroll to "EPIC for Seniors."

# 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 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 your local social services office.

**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.

**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.** 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](http://www.mybenefits.ny.gov) or call the NYS HEAP Hotline at 800-342-3009.

**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. 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.** If there is public transit operating in your locality, it is likely there are reduced fares for senior citizens. In some cases this fare reduction may only be offered during specific time periods; in other cases there may be no restrictions at all. Call your local transportation authority or local office for the aging for more information.