

# 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 doctor fees, 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. 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, gives people with Parts A and B an option to have all their Medicare-covered health care under one 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. 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) to apply. 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 coverage.

Part D plans to income-eligible seniors. 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 on enrolling in and using EPIC, visit [health.ny.gov/health\\_care/epic](http://health.ny.gov/health_care/epic) or call the toll-free EPIC hotline at 800-332-3742; TTY: 800-290-9138.

Unlike Medicare, Medicaid is a federal/state medical assistance program administered by New York State counties. Contact the New York City Department for the Aging for more information or visit the New York Health Exchange at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) for more information.

access to, and expands the availability of, appropriate and cost-effective nonmedical support services for older adults who are not Medicaid eligible.

# EPIC

Elderly Pharmaceutical Insurance Coverage (EPIC) is a prescription program for income-eligible seniors 65 and older that provides secondary coverage for Medicare Part D-covered drugs purchased after any Part D deductible is met. It also covers many Medicare Part D-excluded drugs, like prescribed vitamins and cold and cough medications. EPIC copayments range from \$3 to \$20 based on the cost of the drug. EPIC also provides premium assistance for Medicare

# Medicaid

Medicaid pays the medical expenses of those who are 65 or older, who are blind or disabled and eligible for Supplemental Security Income (SSI) or who need help paying for their medical needs. Medicaid, unlike Medicare, pays for long-term health care for eligible individuals. It may also pay the cost of Medicare Part B and other private health insurance.

# Home care

For information on how you can obtain senior services, including in-home services, also known as the Expanded In-home Services for the Elderly Program (EISEP), call the New York City Department for the Aging. EISEP helps to improve

# Guide to Senior Citizen Programs



This brochure lists some of the special services available to senior citizens in New York City. 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 contact my office.

**Assemblywoman Stacey Pheffer Amato**

95-16 Rockaway Beach Boulevard • Rockaway Beach, NY 11693 • 718-945-9550  
 162-38 Cross Bay Boulevard • Howard Beach, NY 11414 • 718-641-8755  
 Room 827 LOB • Albany, NY 12248 • 518-455-4292  
[amatos@nyassembly.gov](mailto:amatos@nyassembly.gov)

Courtesy of:  
 Assemblywoman  
**Stacey Pheffer Amato**



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# Important Contacts



<b>NYC government, including Dept. for the Aging and Dept. of Finance:</b>	311 outside of the five boroughs: 212-New York (639-9675)
<b>Social Security:</b>	800-772-1213; TTY: 800-325-0778 <a href="http://www.ssa.gov">www.ssa.gov</a>
<b>Medicare:</b>	800-633-4227; TTY: 877-486-2048, <a href="http://www.medicare.gov">www.medicare.gov</a>
<b>For Medicare Part D:</b>	<a href="http://www.medicare.gov">www.medicare.gov</a> scroll to Medicare Part D
<b>NYC New York Connects:</b>	800-342-9871 <a href="http://www.nyconnects.ny.gov">www.nyconnects.ny.gov</a>

## Protective services

More and more senior citizens are living independently. Unfortunately, some are frail and in ill health, and often need assistance. If you are concerned that an elderly friend, relative or neighbor is living at risk alone, contact your local

## Tax relief

In order to provide tax relief for residents age 65 and older, New York State has taken action on several fronts. The following three 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% exemption is offered as a local option to homeowners age 65 and older whose annual income is within specified guidelines. To find out if the exemption is in effect in your locality and what the eligible income levels are, contact the county, city, town or village assessor's office. New York City residents should call the NYC Department of Finance.

### The property tax credit

This is a state tax credit or rebate that 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 New York State Department of Taxation and Finance. You will not automatically receive this credit; you must file for it. Remember, you don't have to pay state income taxes in order to receive the credit. Visit [www.tax.ny.gov/pit/credits/real\\_property\\_tax\\_credit.htm](http://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm) for more information.

## Rent relief

### Senior Citizen Rent Increase Exemption program (SCRIE)

This program is available to people age 62 or older who are heads of household and live in rent-controlled, rent-stabilized, Mitchell-Lama apartments or certain rent-stabilized hotel units. If you qualify, your rent amount will be frozen and the City of New York will give your landlord a property tax credit which is equal to the amount of your future rent increases. To be eligible, renters must also pay one-third or more of their income for rent and your total income for the previous tax year cannot exceed \$50,000. The NYC Department of Finance administers SCRIE for rent-stabilized and rent-controlled apartments and rent-stabilized hotel units. Visit [www.nyc.gov/finance](http://www.nyc.gov/finance) or call 311 for information. The NYC Department of Housing Preservation and Development administers SCRIE for Mitchell-Lama buildings. Call 212-863-8494 for more information.

### Disability Rent Increase Exemption (DRIE)

Tenants who are disabled may also qualify to have their rent frozen. Visit [www.nyc.gov/finance](http://www.nyc.gov/finance) or call 311 to learn more.

### COVID-19 concerns

SCRIE and DRIE recipients may have difficulties renewing

department of social services. New York City residents should call 311 and ask for the Human Resources Administration/ Department of Social Services for help.



### Income tax exemption for retirement income

New York State 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](http://www.tax.ny.gov/pit/file/information_for_seniors.htm) for more information.



## Other 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 are disabled 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.

### COVID-19 and your HRA benefits

Under the Food Stamp Program – known federally as the Supplemental Nutrition Assistance Program (SNAP) – recipients receive an electronic benefit card, similar to a debit or credit card, to use for purchases. To find out how to obtain SNAP coverage, call your local social services office or contact the NYC Human Resources Administration at 718-557-1399 or 311. Outside of the five boroughs, dial 212-NEW-YORK (639-9675).

If you receive SNAP benefits and have lost your job or had a change in your income, please submit a Case Change using ACCESS HRA. You do not need to submit a new application. You will need to submit documents to prove the change you report. If you have to re-certify your SNAP benefits within the next 75 days, you cannot submit a Case Change on ACCESS HRA. Please visit this website <https://www1.nyc.gov/site/hra/help/snap-benefits-food-program.page> to learn how you can submit your documents to HRA.

Visit this website <https://www1.nyc.gov/site/hra/important-information-about-covid-19-and-your-hra-benefits.page> to find information relating to the following benefits during COVID-19: burial assistance, federal stimulus payments and easements related to medicaid renewals or surplus. There is also information on services relating to utilities, courts, fair hearings and evictions on this page.

You can get food and hot meals from NYC's food pantries and community kitchens. Visit online at [www1.nyc.gov/assets/hra/downloads/pdf/services/efap/EFAP\\_ACTIVE.pdf](http://www1.nyc.gov/assets/hra/downloads/pdf/services/efap/EFAP_ACTIVE.pdf) to find out where to go.

### Nutrition

The statewide Senior Nutrition Program, administered in community centers, offers hot midday meals to people 60 years of age and older. No one is refused because of inability to pay. If you can't get to a nutrition site on your own, ask your local office for the aging about transportation. Home-delivered meals may also be available. In addition, eligible seniors may receive a booklet of \$4 coupons to buy fresh and unprocessed fruits and vegetables at farmers markets. Contact your senior center or call 311 for more information.

### Supplemental Security Income (SSI)

Social Security and SSI are not the same. You may receive both Social Security and SSI benefits if your Social Security benefits are below a certain level.

You may qualify for Social Security Disability Insurance (SSDI) payable to blind or disabled workers, widow(er)s, or adults disabled since childhood who are otherwise eligible.



You may also qualify 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 Home Energy Assistance Program (HEAP) helps pay heating costs. Eligibility is determined by your annual income and household size. For more information, call the New York State Office of Temporary and Disability Assistance at 800-342-3009, visit [www.otda.ny.gov/programs/heap](http://www.otda.ny.gov/programs/heap), call the NYC Department for the Aging at 311 or call 800-692-0557, the New York City HEAP hotline.

### Lifeline

Lifeline is a federal program that offers a monthly discount to qualified low-income customers. If you qualify for the Lifeline discount, you can save at least \$9.25 per month on your Verizon Wireless monthly bill. Visit [www.verizonwireless.com/solutions-and-services/lifeline](http://www.verizonwireless.com/solutions-and-services/lifeline) for an application and more information.

### Co-op conversion protection

Where co-op conversion laws are in place, people and their spouses age 62 and older are automatically protected against eviction regardless of income or tenure of residency. However, residents are strongly advised to fill out an exemption form available through the attorney general's office and submit it to the landlord or sponsor initiating the conversion within 60 days of receipt of the final offering plan or black book. Visit [www.hcr.ny.gov](http://www.hcr.ny.gov) or call 718-739-6400 for assistance.

### Reduced-fare transportation (MetroCards)

If you are 65 or older or have a qualifying disability, you are eligible for a Reduced-Fare MetroCard. Seniors need two IDs, one with a picture. A driver's license, birth certificate, passport, valid state ID or Medicare card can be used. Seniors paying in cash need to show their Medicare card. Reduced-fare use: MTA transit and bus service, anytime, except on express buses during weekday rush hours (Monday-Friday, 6 a.m. to 10 a.m.; 3 p.m. to 7 p.m.); and Long Island Rail Road and Metro-North Railroad anytime, except during rush hours to New York City terminals. For information visit [www.mta.info](http://www.mta.info) or call 718-330-1234.