



ASSEMBLYWOMAN STACEY PHEFFER AMATO

A SPECIAL REPORT FOR SENIOR CITIZENS

2022 EDITION

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Dear Neighbor,

This pamphlet has been prepared as a special service to seniors living in my Assembly District. It is designed to provide you with information about senior citizen benefit programs, and to let you know how to find out more about them. **Please note that the material has been revised and updated as of July 2022.**

If you are not sure which agency to turn to, or if you encounter any difficulties in your search for assistance, please do not hesitate to contact my office. If you require additional copies of this pamphlet, please let me know.

Sincerely,

Stacey Pheffer Amato
Member of Assembly

Social Security Retirement Benefits

Benefits: Monthly cash benefits based on years of employment and amount withheld from earnings

Eligibility:

- Those who retire at age 62+ (early retirement) or are disabled
- Those who have reached Full Retirement Age (FRA):
 - If born between 1943-1954, FRA is age 66 and FRA gradually increases until it reaches 67. As of 2022, FRA is 66 years and 2 months if born in 1955
 - FRA will increase by 2 months each year until it reaches 67 for those born in 1960. (Born in 1956, FRA is 66 & 4 months; born in 1957, FRA is 66 & 6 months, etc)

Income Limits:

- Individuals under FRA: \$19,560 – For every \$2 over the limit, \$1 is withheld from benefits
- Individuals who have reached FRA: no limit
- In the year an individual reaches FRA: \$51,960 – For every \$3 over the limit, \$1 is withheld from benefits, until the individual reaches FRA

Resource Limits: None

Government Agency: Social Security Administration:
(800)772-1213; www.ssa.gov

Survivor Benefits

Benefits: Payments based upon the work record of the deceased

Eligibility:

- Widow/widower age 60+ (50+ if survivor has a disability)
- Surviving divorced spouse under certain circumstances
 - Remarriage may affect receiving benefits
- Widow/widower of any age caring for the deceased's child (child must be under 16, or have a disability and be receiving child's benefits)
- An unmarried child of the deceased who is:
 - Under 18 (or up to 19 if child is a full-time student in elementary or secondary school)
 - 18+ with a disability that began before age 22
 - Under certain circumstances, other family members are eligible

Income Limits: If younger than FRA, benefits may be reduced if survivor's earnings exceed certain limits

Resource Limits: None

Government Agency: Social Security Administration:
(800)772-1213; www.ssa.gov

Disability Benefits

Benefits: Payment based upon sufficient work prior to onset of disability

Eligibility:

Disabled individuals of any age, with an impairment that is expected to keep them out of a customary occupation for a minimum of 1 year. Must have worked at least 5 out of the last 10 years

Income Limits:

- During trial work period: None
- During a 36 month extended period of eligibility, individuals can generally make no more than \$1,350 (\$2,260 if the individual is blind), per month

Resource Limits: None

Government Agency: Social Security Administration:
(800)772-1213; www.ssa.gov

Supplemental Security Income

Benefits: Monthly cash benefits to meet food, clothing, and shelter needs, financed through general tax revenues

Eligibility: Individuals age 65+, blind or disabled of any age who have low income and resources. Must be a US Citizen or lawfully admitted permanent resident prior to August 22, 1996

Federal Monthly Payment Amounts (with no other income):

- Eligible individual living alone: \$841
- Eligible individual with an eligible spouse: \$1,261
- Essential person: \$421
- Living with others or receiving aid may reduce Supplemental Security Income

Income Limits

- Individuals can earn up to \$1,767 per month
- Couples can earn up to \$2,607 per month

Unearned Income Limits:

- Individuals must have less than \$861 per month of unearned income (First \$20 of unearned income is excluded)
- Couples must have less than \$1,281 per month of unearned income (First \$20 of 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, household goods

Government Agency: Social Security Administration:
(800)772-1213; www.ssa.gov

Medicare Part A: Hospital Insurance Program

Benefits:

Coverage for in-patient hospital care and limited coverage for skilled nursing facilities, home health care, and hospice

- \$1,556 deductible for a benefit period if admitted to the hospital
 - For beneficiaries in the hospital, daily co-insurance amount: \$0 per day, for days 1-60; \$389 per day, for days 61-90 of hospitalization. (\$778 per day for lifetime reserve days)
- For beneficiaries in skilled nursing home facilities, daily co-insurance amount: \$194.50 per day, for days 21-100 of extended care services in a benefit period

Eligibility: Individuals 65+ who meet 1 (or more) of the following:

- Are eligible for Social Security or Railroad Retirement benefits
- Those who wish to purchase coverage, though they are not eligible for the above benefits
- Disabled workers after entitlement to disability for 24 months
- Individuals with certain terminal illnesses or disabilities

Income Limits: None

Resource Limits: None

To qualify for the 'Extra Help' program (for Medicare Part A & Part B), resources must be limited to:

- Individuals: \$15,510; Married couples living together: \$30,950

Government Agency: Medicare: (800)633-4227; www.medicare.gov; HIICAP: (212)602-4180

Medicare Part B: Supplemental Medical Insurance

Benefits:

- Optional partial coverage for physician, outpatient clinic, skilled nursing care, and durable medical equipment
- After meeting the deductible, an individual typically pays 20% of Medicare-Approved-Amount for: doctor services, out-patient therapy, durable medical equipment
- \$233 is the Part B yearly deductible
- \$170.10 is the standard premium per month
- \$238.10+ is the premium per month for those with higher incomes

Eligibility: A person age 65+ who is not entitled to premium-free Part A must meet the following requirements to be entitled to Part B:

- They must be a US resident and either a citizen or an alien who has been lawfully admitted for permanent residence in this country at the time of filing
- Individuals who are not eligible for automatic enrollment, or who previously refused Part B, or who terminated their Part B enrollment, may enroll (or re-enroll) in Part B only during prescribed enrollment periods

Income Limits: None; though there are different premiums depending on income

Resource Limits: None

To qualify for the 'Extra Help' program (for Medicare Part A & Part B), resources must be limited to:

- Individuals: \$15,510; Married couples living together: \$30,950

Government Agency: Medicare: (800)633-4227; www.medicare.gov; HIICAP: (212)602-4180

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: Anyone entitled to, or already enrolled in Medicare is eligible, regardless of income and resources, health status, or current prescription expenses

Note: One may sign up when they first become eligible for Medicare (three months before the month they turn age 65, until 3 months after they turn age 65). If an individual gets Medicare due to a disability, they can join from 3 months before to 3 months after their 25th month of cash disability payments. If one does not sign up when they are first eligible, they may have to pay a penalty. If they did not join when they

were first eligible, the next opportunity to join will be October 15, 2022 through December 7, 2022. Coverage will begin January 1, 2023

Income Limits: None

Resource Limits: None

Government Agency: Medicare: (800)633-4227; www.medicare.gov; HIICAP: (212)602-4180

Medicaid Full Coverage

Benefits: Comprehensive health care benefits, including coverage for hospitals, physicians, skilled nursing facilities, health related facilities, and home care

Eligibility: Individuals 65+, blind, disabled, children under 21, or the caretaker relative of a dependent child, or any individual exemplifying financial or medical needs

Accountable Income Limits:

- Individuals: \$934 per month (\$50 per month is exempt from this limit as a personal needs allowance)
- Couples: \$1,367 per month (\$50 per month is exempt from this limit as a personal needs allowance)
- Depending on whether 1 or both spouses are applying, asset and income limits change
- Medicaid Community and Medicaid Institutional have different income limits

Low Income, Without Children

- Individuals: \$1,536 per month; Couples: \$2,106 per month

Resource Limits:

- Individuals: \$16,800; Couples: \$24,600
- Exemptions: primary residence, car, certain additions for burial

Government Agency: NYC Human Resources Administration - Medical Assistance Program Application for Medicaid with offices throughout New York City: (718)557-1399 or HIICAP: (212)602-4180; Helpline: (888)692-6116; nystateofhealth.ny.gov

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: Same as Medicaid Full Coverage, except for income levels

Income Limits: No maximum, providing that medical expenses reduce net income to the levels listed above (\$954 for an individual; \$1,367 for couples)

Resource Limits: Individuals: \$16,800; Couples: \$24,600

Government Agency: NYC Human Resources Administration - Medical Assistance Program Application for Medicaid with offices throughout New York City: (718)557-1399 or HIICAP: (212)602-4180; Helpline: (888)692-6116; nystateofhealth.ny.gov

Food Stamps/Supplemental Nutrition Assistance Program (SNAP)

Benefits: SNAP issues monthly electronic benefits through an EBT card that can be used like cash to purchase nutritious food items at authorized retail food stores. Eligibility and benefit levels are based on household size, income, and other factors

Eligibility: Age 60+, or disabled

Income Limits: Case by case; generally net income must be less than or equal to the Federal Poverty Line (Federal Poverty Line is: \$13,590 annual income; an additional \$4,720 of income is allowed per family member) and assets must amount to \$3,750 or less

Resource Limits: None (unless a member of the household is disqualified or sanctioned from the program)

Note: Clients can own 1 vehicle of any value

Government Agency: NYC Human Resources Administration: (800)342-3009

Emergency Assistance for Adults (EAA)

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

Eligibility: SSI-eligible individuals or those who are currently receiving SSI; with a documented need for assistance

Income Limits: None

Resource Limits: Same as SSI

Government Agency: NYC Human Resources Administration: (718) 557-1399

School Tax Relief (STAR) Exemption

Benefits: Exemptions from property taxes for owner occupied primary residences. All New York City homeowners qualify for a basic exemption; senior citizen homeowners can qualify for an enhanced exemption if they meet the below qualifications

Eligibility:

- Basic: All residential property owners who live in: houses, condominiums, cooperative apartments, manufactured homes, farm houses, mixed-use properties – including the owner-occupied portion of an apartment building
- Enhanced: Individuals age 65+ who own and live in: houses, condominiums, cooperative apartments, manufactured homes, farm houses, mixed-use properties – including the owner-occupied portion of an apartment building

Income Limits:

Basic:

- \$500,000 or less for STAR Credit; \$250,000 or less if you owned your property and received STAR in 2015 and 2016, but later lost the benefit and would like to apply to have it restored
- \$92,000 or less (will raise to \$93,000 for 2023) – combined income of all owners (residing and not residing at the property) and their spouses who reside at the property

Resource Limits: None

Government Agency: For existing recipients: NYC Department of Finance: 311. New applicants must register with the NYS Tax Department: (518)457-2036

Veterans Exemption

Benefits: Property tax exemption for qualified veterans (and/or other qualified homeowners) living in a private house, condominium, or cooperative apartment (must be primary residence) who served during specific periods of conflict

Eligibility:

- Qualified Veterans who served in the armed forces during one of the following periods of conflict: Persian Gulf Conflict (August 2, 1990 to Present), Vietnam War (November 1, 1955 to May 7, 1975), Korean War (June 27, 1950 to January 31, 1955), World War II (December 7, 1941 to December 31, 1946), World War I (April 6, 1917 to November 11, 1918)
- Other owners who are eligible: wife or husband of a qualified veteran, surviving spouse of a qualified veteran (who has not remarried), Gold Star parent (the parent of a child who died in the line of duty while serving in the US armed forces during one of the periods above), registered domestic partner of a qualified veteran

Income Limits: None

Resource Limits: None

Government Agency: 311 in NYC or www.nyc.gov/finance

Meals on Wheels

Benefits: Provides hot, nutritious meals to qualified seniors

Eligibility:

- Seniors age 60+ with an interview to determine eligibility on an individual, case-by-case level
- Not income based

Income Limits: None

Resource Limits: None

Government Agency: There are several agencies that handle Meals on Wheels. Check carefully for the program in one's area

- SNAP Program: (800)342-3009
- Catholic Charities Neighborhood Services: (718)722-6001
- Queens Community House: (718)592-5757
- Self-Help: (212)971-7600

Note: Additional information for meal delivery programs and other senior-based programs are available by calling 311, (212)244-6469 or (844)697-6321

Lifeline Phone Service

Benefits: Gives up to a \$9.25 monthly discount on either phone or internet

Eligibility: Persons eligible to receive assistance benefits from at least 1 of the following programs are eligible for Lifeline Phone Service benefits:

- Medicaid, Food Stamps, Federal Public Housing Assistance, SSI, Veterans non-service related Disability Pension and Veterans' Surviving Spouse Pension, or displays financial need at below 135% of Federal poverty guidelines

Resource Limits: Only 1 Lifeline Program benefit per household

Government Agency: One should contact their phone provider to see if they participate in the Lifeline Program, or visit www.lifelinesupport.org to see qualifying participants.

Senior Citizen Rent Increase Exemption (SCRIE)

Benefits: Relief from obligation to pay rent increases; the landlord is compensated with a property tax credit.

Eligibility: Individuals age 62+, whose rent is one-third or more of their income and who live in rent-controlled units, Mitchell-Lama, or rent-stabilized apartments.

Income Limits: Combined total household income from all sources must be \$50,000 or less, including Social Security Income

Resource Limits: None

Government Agency: NYC Department of Finance, SCRIE: 311 in NYC or www.nyc.gov/finance. For Mitchell-Lama, call the Dept. of Housing Preservation and Development: (212)863-6300 or (212)863-8494

Elder Abuse

As the elderly population increases, elder abuse and other crimes against older persons are on the rise. It's important that one knows how to recognize elder abuse and how to get help if they are being abused or they suspect someone they know is being abused. It's also important not to be a "silent" victim if one is ever robbed, mugged, or taken advantage of through a scam or other type of fraud. One should report these crimes so law enforcement can track down the perpetrators. Additionally, one should seek support to help them cope with any psychological impact as well as their safety and financial concerns

Targets: Mostly, older women are the targets of elder abuse, though some older men are as well. Older adults without friends and family and individuals with disabilities are among those more likely to be targeted

Forms of Abuse: Abuse can be: physical, emotional/psychological, neglect, abandonment, sexual, financial. Below are more specific examples:

- Physical: Slapping, bruising, coercing (including sexual coercion - whether to be a participant or to watch), cutting, burning, or forcibly restraining an older person
- Emotional/psychological: Causing mental anguish and despair by name calling, or by insulting, ignoring, threatening, isolating, demeaning, and/or controlling behavior
- Neglect: Refusing or failing to carry out caretaking responsibilities (e.g., withholding food, medicine, healthcare, glasses, or dentures); also, abandoning a dependent older person
- Financial: Illegally or unethically exploiting an older person through use of their cash, credit cards, funds, or other assets without permission or through coerced permission

Where To Get Help: If in urgent danger, call 911. Otherwise, call 311 and ask for the Department for the Aging's Elderly Crime Victims Resource Center. After hours, 311 will route the caller to Safe Horizon's hotline. Safe Horizon can also be reached at (212)227-3000

- On weekdays, Eldercare Locator can be reached at (800)677-1116
- One may also contact JASA at (212)273-5272

Senior Citizens Homeowners Exemption (SCHE)

Benefits: Sliding scale real estate tax exemption of 5% to 50%, renewable every 2 years. Applications must be postmarked by March 15 to receive benefits for the current year

Eligibility:

- Real estate owners, including cooperatives and condominium owners, age 65+, who use the property as their primary residence. Those turning 65 anytime during the year are eligible. Applicants can apply at any time to qualify for benefits for the following July 1st billing period
- Those who have a Disabled Homeowners Exemption (DHE), those whose property is owned by a Limited Liability Company (LLC), and/or those who are currently participating in a 421a or 421b exemption, are not qualified to receive SCHE

Income Limits: Combined total income for all owners from all sources must be less than \$58,399. Individuals can deduct documented unreimbursed medical and prescribed expenses

Resource Limits: None

Government Agency: 311 in NYC or www.nyc.gov/finance

Home Energy Assistance Program (HEAP)

Benefits:

- Standard: A grant or energy credit, depending upon income, household size, and type of fuel used. Renters: \$45 (or \$50 if heat is included in rent); Homeowners: up to \$675. Eligible individuals living in government subsidized housing or a group home if heat is included in rent: \$21
- Cooling Assistance: One cooling assistance benefit per applicant household for the purchase and installation of an air conditioner or a fan to help your home stay cool. Must not have a working air conditioner, or have one that is at least 5 years old. Must not have received a HEAP-funded air conditioner within the past 5 years

Eligibility: Low-income homeowners and renters, individuals who receive SNAP benefits, temporary assistance, Code A SSI, or live in government subsidized housing

Income Limits:

- Individuals: \$2,729 per month
- 2 household members: \$3,569 per month
- Income limit increases as the number of household members increase

Resource Limits:

- \$2,000 if all household members are below age 60
- \$3,000 if any household members are age 60+

Government Agency: OTDA: NYS HEAP Hotline: (800)342-3009; otda.ny.gov/programs/heap

Elderly Pharmaceutical Insurance Coverage (EPIC)

Benefits: Cuts prescription drug costs

Eligibility:

- NYS residents age 65+ who are enrolled or eligible to be enrolled in Medicare Part D plan
- Those who are receiving full Medicaid benefits are not eligible for EPIC
- Individuals with limited income and resources who are receiving Medicare may qualify for the Extra Help program to lower drug costs. The program has fee and deductible plans based on income

Income Limits:

EPIC will help pay for Medicare Part D drug plan premiums for members with income up to:

- Individuals: \$23,000 per year; Couples: \$29,000 per year
- EPIC Fee Plan: Individuals: \$20,000 per year; Couples: \$26,000 per year
- EPIC Deductible Plan: Individuals: \$20,001 - \$75,000 per year; Couples: \$26,001 - \$100,000 per year

Resource Limits: None

Government Agency: EPIC Helpline: (800)332-3742

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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. AAR is offered 24 hours, 7 days a week, 365 days a year. AAR offers shared ride, door-to-door paratransit service. MTA New York City Transit administers AAR; private carriers under contract to NYC Transit provide service

Eligibility: Individuals determined to have an eligible disability

Income Limits: None

Resource Limits: None

Government Agency: NYC Transit: (877)337-2017

Note: For additional senior-based transportation please call (518)473-2160, (212)244-6469 or visit www1.nyc.gov/site/dfta/services/find-help.page

Reduced Fare MetroCard

Benefits: Reduced Fare privileges on NYC owned local route buses

and subways, 24 hours a day, 7 days a week. MTA Express Buses are available at all times except rush hour (Rush hour: weekdays: 6-10 am and 3-7 pm). LIRR and Metro-North are available anytime except for weekday morning rush hours to NYC terminals (6-10 am). Available to customers with one of the following forms of ID:

- NYC Department for the Aging ID card
- Access-A-Ride card
- Reduced Fare ID card (pre-1995)
- Medicare card

Reduced Fare MetroCard automatically deducts the correct reduced fare, and allows an individual to transfer for free between NYC Transit buses and subways

Eligibility: Individuals age 65+; Disabled riders

Income Limits: None

Resource Limits: Reduced Fare is half the Base Fare - Base Fare: \$2.75; Reduced Fare: \$1.35

Government Agency: NYC Transit: (718)330-1234 (or 311 or 511 if in NYC) www.mta.info