



# A SPECIAL REPORT FOR SENIOR CITIZENS

from Assemblymember

2016 Edition

# LINDA B. ROSENTHAL

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Dear Neighbor:

I am pleased to present you with this newsletter containing helpful information on programs and benefits available to seniors. I hope you find it useful as you navigate various services in New York State, but if you have questions about any of the programs listed here, please do not hesitate to contact me at 212.873.6368 or [Rosenthal@assembly.state.ny.us](mailto:Rosenthal@assembly.state.ny.us).

Over the course of the last 10 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 representative in Albany to provide these services and information to you to help ease the increased financial strain on all families, but particularly on senior citizens living on fixed incomes.

As always, I will continue to work to ensure that programs for seniors remain robust, well-funded and easily accessible. I 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 p.m. In addition, I also host regular SCRIE/DRIE & Homeowner's Exemption Clinics 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. This year, I will be hosting the West Side Seniors Day at the American Museum of Natural History on Friday, June 10, 2016. 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 on Seniors Day!

Sincerely,

Linda B. Rosenthal  
Member of Assembly

## 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 monthly household income or more—not including air conditioning, auxiliary services and utility charges.

### Income Limits

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

### Resource Limits

None.

### Government Agency

New York City Department of Finance: 311

[nyc.gov/rentfreeze](http://nyc.gov/rentfreeze)

For Mitchell-Lama, contact the Dept. 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 are or turn 65 the same calendar year they apply, 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 \$37,399. Individuals can deduct documented un-reimbursed medical and prescription expenses.

### Resource Limits

None.

### Government Agency

New York City Department of Finance: 311

<http://www1.nyc.gov/site/finance/benefits/landlords-sche.page>

## Reduced Fare MetroCard

### 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. Two of the following forms of identification are required: Valid New York State Driver's License, Medicare Card, Birth Certificate, Valid New York State Identification Card or Passport. At least one must contain a picture. Reduced fare MetroCard automatically deducts correct reduced fare, and allows you to transfer for free between MTA NYC Transit subways and buses. 2016 Regular fare is \$2.75; 2016 Reduced Fare is \$1.35.

### Eligibility

Persons 65+ and disabled riders.

### Income Limits/Resource Limits

None.

### Government Agency

MTA NYC Transit: 718-330-1234 or 511

<http://web.mta.info/nyct/fare/rfindex.htm>

## Home Energy Assistance Program (HEAP)

### Benefits

Yearly grant or energy credit, depending on income, household type and size, and type of fuel used.

Renters: \$30 or \$35 if heat is included in rent.

Homeowners: up to \$600 based on gross income and type of fuel used.

Eligible individuals living in government subsidized housing or a group home if heat is included in rent: \$21

### Eligibility

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

### Income Limits

Monthly Income: Individuals: \$2,244; Couples: \$2,935.

### Resource Limits

None for regular benefit. Emergency Benefit: if your heat has been or is about to be shut off. Must meet income and resource limits of 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. \$1,288 deductible for 1st through 60th day of hospitalization. Escalating 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 End-Stage Renal Disease.

**Income Limits/Resource Limits** None.

### Government Agency

Social Security Administration: 800-772-1213

HIICAP 212-341-3978

[www.medicare.gov](http://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; \$121.80 (\$170.50 or more for those with higher incomes or first filing in 2016) premium per month; \$166 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, 2016 to December 7, 2016.

### Income Limits/Resource Limits/Government Agency

Same as Medicare Part A.

## Qualified Medicare Beneficiary (QMB)

### Benefits

Pays for Medicare Part A & B premiums. It may also pay for coinsurance, copayments 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

Individuals: \$1,010/month; Couples: \$1,355/month

### Resource Limits

Individuals: \$7,280; Couples: \$10,930

### 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: \$1,354/month; Couples: \$1,832/month

For families, blind, disabled or age 65+:

Individuals: \$845/month; Couples: \$1,229/month

Subject to Annual Resource Limits:

Individuals: \$14,850; Couples: \$21,750

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/#income](http://www.health.ny.gov/health_care/medicaid/#income)

## 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
- Certified blind or disabled.

### Income Limits

Individuals: Above \$825/month; Couples: Above \$1,209/month

### Resource Limits

Individuals: \$14,850; Couples: \$21,750

### Government Agency

Same as Medicaid.

**Note:** Anyone interested in Medicaid is encouraged to apply through NY State of Health, the official health plan marketplace. Call 855-355-5777 or visit <https://nystateofhealth.ny.gov/>

## 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

Individuals: \$1,208/month; Couples: \$1,622/month

### Resource Limits

Individuals: \$7,280; Couples: \$10,930

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 and QDWI.

### Government Agency

Same as Medicare Part A.

## Social Security Retirement Benefits

### Benefits

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

### Eligibility

If you were born in 1944 or earlier, you are already eligible for your full Social Security benefit. If you were born between 1943 and 1960, the age at which full retirement benefits are payable increases gradually to age 67.

Year of Birth	Full Retirement Age	Year of Birth	Full Retirement Age
1943-1954	66	1959	66 and 10 months
1955	66 and 2 months	1960 and later	67
1956	66 and 4 months	Note:	
1957	66 and 6 months	People born on Jan. 1 of any year	
1958	66 and 8 months	should refer to previous year.	

### Income Limits

- No limit for persons who have reached full retirement age (FRA).
- For persons who have not reached FRA: \$15,720.
- For persons under FRA for the entire year, 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 of \$41,880, but only counting earnings before the month a person reaches FRA.

**Resource Limits** None.

### Government Agency

Social Security Administration: 800-772-1213; [www.ssa.gov](http://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** None.

### Benefit Limits

For individuals: \$1,130; For blind individuals: \$1,820

**Government Agency** Same as SS Retirement Benefits.

## Survivor Benefits

### Benefits

Payments based upon work record of deceased.

### Eligibility

Widow/widower aged 60+, widow/widower of any age caring for disabled child, or minor children under the age of 18 or a dependent of the deceased or divorced spouses.

**Income Limits/Resource Limits/Government Agency**

Same as SS Retirement Benefits.

## 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: \$733 + \$20\*; Couples: \$1,100 + \$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, life insurance policies with face value of \$1,500 or less, personal and household goods, burial spaces for self and immediate family.

**Government Agency** Same as SS Retirement Benefits.

## Elderly Pharmaceutical Insurance Coverage (EPIC)

### Benefits

Expands Medicare Part D premium assistance for prescription drug coverage. EPIC covers all prescription drug coverage costs, and enrollees pay no more than a \$20 copayment for each prescription. 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: \$20,001-75,000; Married: joint income \$26,001-100,000.

**Resource Limits** None.

### Government Agency

EPIC Helpline: 800-332-3742; [www.health.ny.gov/health\\_care/epic/](http://www.health.ny.gov/health_care/epic/)

## New York Physician Profile

### Benefits

Website created by the NYS Department of Health to provide information about 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.

**Eligibility/Income Limits/Resource Limits** None.

### Government Agency

NYS Department of Health: 888-338-6999, Monday through Friday, 8:30 a.m. to 4:45 p.m.; [www.health.ny.gov/health\\_care/consumer\\_information/physician\\_profile](http://www.health.ny.gov/health_care/consumer_information/physician_profile)

## 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: \$1,276.

Monthly Gross Income for Households with Elderly or Disabled Member and Households with Dependent Care Expenses: \$1,962.

### Resource Limits

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

Note: clients may own one vehicle of any value.

### Government Agency

NYS Office of Temporary Disability Assistance: 311

1-800-342-3009 and press “1” for SNAP

Human Resources Administration, 718-557-1399

[otda.ny.gov/programs/snap/#eligibility](http://otda.ny.gov/programs/snap/#eligibility)

## Lifeline Telephone Service

### Benefits

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

**Eligibility** Persons with an income at or below 135% of the Federal Poverty Guidelines or who are eligible to receive assistance benefits from at least one of these programs: Medicaid, SNAP, SSI, HEAP, Section 8, Veterans’ non-service related Disability Pension and Veterans’ Surviving Spouse Pension, TANF or Head Start.

**Income Limits/Resource Limits** See eligibility.

### Government Agency

Federal Communications Commission: [www.fcc.gov/lifeline](http://www.fcc.gov/lifeline)

Visit [www.lifelinesupport.org](http://www.lifelinesupport.org) or call the customer service line for your local phone company.

## Temporary Assistance (TA)

### Benefits

Cash payments for low-income individuals and families in emergencies to help cover expenses.

### Eligibility

Must be in an emergency situation or receiving SSI. Examples of emergencies include homelessness, lack of food or hot water, imminent eviction or utility shut off, or if you or someone in your family was a victim of a crime.

**Income Limits/Resource Limits**

Same as SSI.

# ASSEMBLYMEMBER LINDA B. ROSENTHAL

Invites you to attend *West Side Seniors Day* at the  
**AMERICAN MUSEUM OF NATURAL HISTORY**

FRIDAY, JUNE 10, 2016 • 9:00 A.M. - 1:00 P.M.

Please join Assemblymember Linda B. 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 exhibition *Dinosaurs Among Us*, the IMAX movie *National Parks Adventure*, 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, New York City Comptroller**

**USE WESTON PAVILION ENTRANCE AT 79<sup>th</sup> STREET AND COLUMBUS AVE.**

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

## A SPECIAL REPORT FOR SENIOR CITIZENS



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**LINDA B.  
ROSENTHAL**

**2016 Edition**

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

This newsletter was printed on recycled paper.

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### Government Agency

OTDA: 311; New York State Temporary Assistance Hotline: 800-342-3009

<http://otda.ny.gov/programs/temporary-assistance/>

### 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, 718-393-4999 or 511

[http://www.nyc.gov/html/mopd/html/resources/trans\\_aar.shtml](http://www.nyc.gov/html/mopd/html/resources/trans_aar.shtml)

<http://web.mta.info/nyct/paratran/guide.htm>

### School Tax Relief Exemption (STAR)

**Note changes to the program:** For those already received Basic and Enhanced STAR, eligibility and application requirements will remain the same. New applicants will receive an income tax credit via a check-off box on the New York State income tax return instead of an exemption. A separate form will be available for those who are not required to file taxes.

Note for Basic STAR only: All homeowners receiving a Basic STAR exemption must register with the New York State Tax Department in order to receive STAR exemptions.

#### Benefits

Provides property tax exemption (also known as the homestead exemption) for all NYS homeowners.

**Eligibility** Must own home (includes one-, two- and three-family homes and condominium and cooperative apartments) and home must be primary residence.

Enhanced STAR: Persons who are 65+ by December 31 of the year in which the exemption will begin.

#### Income Limits

Basic STAR: \$500,000 or less combined household income.

Enhanced STAR: \$84,550 or less for all owners, and owner's spouse residing at property.

**Resource Limits** None.

**Government Agency** New York City Department of Finance: 311

<http://www.tax.ny.gov/pit/property/star/index.htm>