

ASSEMBLYMEMBER
**LINDA B.
ROSENTHAL**

**A SPECIAL
REPORT FOR
SENIOR CITIZENS**

2022 EDITION

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Dear Neighbor,

I am pleased to present you with this newsletter that contains helpful information on programs and benefits available to seniors. I hope you find it useful as you navigate various services available in New York State. As always, if you have questions about any of the programs listed here, or others, please do not hesitate to contact me or my staff at 212-873-6368, or at rosenthal@nyassembly.gov. We are always here to help.

Because of the COVID pandemic, we are unable to hold my annual Seniors Day at the American Museum of Natural History this year. I know how much we all look forward to it, and I will announce a date for a rescheduled event when it is safe to gather again.

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. Renewal form will be mailed to applicant approximately 60 days before benefit ends.

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; <http://nyc.gov/rentfreeze>. For Mitchell-Lama, contact the Department of Housing Preservation and Development: 212-863-8494.

Senior Citizen 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 must 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. Must be renewed every two years.

Income Limits: Combined total income for all owners from all sources must be \$58,399 or less. Individuals can deduct documented un-reimbursed medical and prescription expenses.

Resource Limits: None.

Government Agency: New York City Department of Finance: 311; <https://www1.nyc.gov/site/finance/benefits/landlords-sche.page>

Reduced Fare MetroCard

Reduced Fare MetroCard may be used:

- On the subway and local buses: Anytime
- On express buses: Anytime except weekday rush hours, from 6-10 am and 3-7 pm.
- On the Long Island Rail Road and Metro-North: Anytime except weekday morning rush hours to NYC terminals, from 6-10 a.m.

Benefits: Reduced Fare MetroCard automatically deducts correct reduced fare and allows you to transfer for free between MTA NYC Transit subways and buses. 2022 regular fare is \$2.75; 2022 Reduced Fare is \$1.35.

Eligibility: Persons 65+ and riders with disabilities.

Income Limits/Resource Limits: None.

Government Agency: MTA NYC Transit: 718-330-1234 or 511; <https://new.mta.info/fares/how-to-apply-reduced-fare-metrocard>

Home Energy Assistance Program (HEAP)

Benefits: Yearly grant or energy credit, depending on income, household type and size, and type of fuel used. Renters: \$45 or \$50 if heat is included in rent. Homeowners: up to \$675 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: \$2,610; Couples: \$3,413.

Resource Limits: None for regular benefit.

Emergency Benefit: Beginning May 2, 2022, a third Emergency benefit is available for households that have exhausted both the Regular and first two Emergency HEAP benefits and who are in a heat or heat-related energy emergency, as defined by HEAP, and who meet the eligibility guidelines for Emergency benefit assistance.

Government Agency: OTDA: NYS HEAP Hotline at 800-342-3009; <https://otda.ny.gov/programs/heap/>

Cooling Assistance:

Benefits: 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 the air conditioner is at least five years old. Must not have received a HEAP-funded air conditioner within the past five years.

Income Limits/Resource Limits/Government Agency:

Same as above.



If you are interested in receiving my e-newsletter, which includes information about upcoming events and important issues in the district and in Albany, please send an email to rosenthal@nyassembly.gov.

Medicare Part A Hospital Insurance Program

Benefits: Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care, and hospice. \$1,556 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 or amyotrophic lateral sclerosis (Lou Gehrig's Disease).

Income Limits/Resource Limits: None.

Government Agency: Social Security Administration: 800-772-1213; HIICAP: 212-602-4180; <https://www.medicare.gov>

Medicare Part B Supplemental Medical Insurance

Benefits: Optional; partial coverage (80% of approved fee) for most doctor services, outpatient therapy, durable medical equipment, and most preventive services; \$170.10 premium per month; \$233 yearly deductible.

Eligibility/Income Limits/Resource Limits: None.

Government Agency: Same as Medicare Part A.

Medicare Part D Prescription Drug Coverage

Benefits: Optional coverage of both brand name and generic prescription drugs at participating pharmacies. It provides protection for people who have 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 coverage, regardless of income, 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, 2022 to December 7, 2022.

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

Elderly Pharmaceutical Insurance Coverage (EPIC)

Benefits: Expands Medicare Part D premium assistance for prescription drug coverage. EPIC covers all prescription drug coverage costs; enrollees pay no more than a \$20 co-payment for each prescription. Enrollees need not reach their coverage limit, or "donut hole," 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. Government Eligibility & Income: EPIC helps pay the Medicare Part D drug plan premiums for members with income up to \$23,000 if single, or \$29,000 if married. Higher income members are required to pay their own Part D premiums, but EPIC provides premium assistance by lowering their EPIC deductible. EPIC has two plans based on income. The Fee Plan is for members with income up to \$20,000 if single, or \$26,000 if married. The Deductible Plan is for members with incomes ranging from \$20,001 to \$75,000 if single, or \$26,001 to \$100,000 if married.

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

Supplemental Nutrition Assistance Program (SNAP) (Formerly Food Stamps)

Benefits: Monthly allotment of benefits through a debit card system for purchasing 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 Households with Elderly or Disabled Member and Households with Dependent Care Expenses: \$2,147.

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; 800-342-3009; Human Resources Administration: 718-557-1399; <https://www.ny.gov/services/apply-snap>

New York State 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.

Government Agency: NYS Department of Health: 888-338-6999, Mon. through Fri., 8 am to 5 pm; <https://www.nydoctorprofile.com>

Medicaid Full Coverage Benefits

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: \$1,536/month; Couples: \$2,106/month; For families, blind, disabled, or age 65+: Individuals: \$934/ month; Couples: \$1,367/month. Subject to Annual Resource Limits: Individuals: \$16,800; Couples: \$24,600. Note: Exempt from calculation are primary residence, car, and some personal property.

Government Agency: Human Resources Administration: 718-557-1399 or 888-692-6116; https://www.health.ny.gov/health_care/medicaid/how_do_i_apply.htm

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 a child under 21 years old; or
- Pregnant; or
- Certified blind or disabled.

Income Limits: Individuals: Above \$954/month; Couples: Above \$1,367/month.

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

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://www.health.ny.gov/health_care/medicaid/program/update/savingsprogram/

Lifeline Telephone Service

Benefits: Reduces cost of basic telephone service to as little as \$9.25 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 Medicaid, SNAP, SSI, Veterans Pension and Survivors Benefit Programs, Federal Public Housing Assistance or Tribal Programs.

Income Limits/Resource Limits: See eligibility.

Government Agency: Federal Communications Commission: <https://www.fcc.gov/general/lifeline-program-low-income-consumers>. Visit 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 for up to 60 months.

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.

Government Agency: OTDA: 311; New York State Temporary Assistance Hotline: 800-342-3009; <http://otda.ny.gov/programs/temporary-assistance/>

Access-A-Ride (AAR)/MTA

Benefits: Provides transportation for people with disabilities who are unable to use public bus or subway service. Provides trips to and from fixed-route MTA NYC Transit bus or subway stops – for people able to walk or wheel between one and five blocks. MTA NYC Transit administers AAR; private carriers under contract with NYC Transit provide service.

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

Income Limits/Resource Limits: None.

Government Agency:

MTA NYC Transit: 877-337-2017 or 511; <https://new.mta.info/accessibility/paratransit>

School Tax Relief Exemption (STAR)

The School Tax Relief (STAR) program offers property tax relief to eligible New York State homeowners.

If you are eligible and enrolled in the STAR program, you will receive your benefit each year in one of two ways:

STAR Credit Check: If you are registered for the STAR credit, the State Tax Department will send you a STAR check in the mail each year. You can use the check to pay your school taxes. You can receive the STAR credit if you own your home, and it is your primary residence and the combined income of the owners and the owners' spouses is \$500,000 or less.

STAR Exemption: A reduction on your school tax bill. If you've been receiving the STAR exemption since 2015, you can continue to receive it for the same primary residence. As long as you remain eligible, you'll see a reduction on your school tax bill for the amount of your STAR exemption. Note: The STAR exemption is no longer available to new homeowners.

Income Limits: BASIC STAR: \$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, Enhanced STAR: \$90,550 or less for 2021-2022 benefit; \$92,000 or less for 2022-2023 benefit.

Government Agency: New York City Department of Finance: available to new homeowners: 311; <https://www.tax.ny.gov/star/>

Social Security Retirement Benefits

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

Eligibility: If you were born in 1954 or earlier, you are already eligible for your full Social Security benefit. If you were born between 1955 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: People born on Jan. 1 of any year should refer to previous year.	
1957	66 and 6 months		
1958	66 and 8 months		

Income Limits:

- No limit for persons who have reached full retirement age (FRA).
- For persons who have not reached FRA: \$19,560.
- For persons under FRA for the entire year, for every \$2 earned over the limit, \$1 will be withheld from benefits.

Resource Limits: None.

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

Disability Benefits

Payments based upon sufficient work prior to onset of disability.

Eligibility: Person with a disability of any age, with an impairment that is expected to keep them out of a customary occupation for a minimum of one year or result in death. Must have worked at least five out of the last ten years.

Income Limits/Resource Limits: None.

Benefit Limits: For individuals: \$1,350. For blind individuals: \$2,260.

Government Agency: Same as SS Retirement Benefits.

Survivor Benefits

Payments based upon work record of deceased.

Eligibility: Widowed & aged 60+, widowed of any age & caring for disabled child under the age of 16, or minor children under age 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 limited income and resources. Must be a U.S. citizen or lawfully admitted permanent resident prior to August 22, 1996.

Income Limits: Individuals living alone: \$841 + \$20*; Couples: \$1,261 + \$20*.

*First \$20 unearned income is excluded.

Resource Limits: Individuals: \$2,000; Couples: \$3,000.

Exemptions: \$1,500 per individual for burial fund, one 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.

Medicare Savings Program (MSP)

The Medicare Savings Program (MSP) is a Medicaid-administered program that can help people with limited income pay for their Medicare premiums. Depending on your income, the MSP may also pay for other cost-sharing expenses.

When you enroll in an MSP, you will also automatically get Extra Help, the federal program that helps pay most of your Medicare prescription drug (Part D) plan costs.

There are three benefit levels. Each has a different income eligibility limit.

- Qualified Medicare Beneficiary (QMB)** pays for Medicare Part A premium for people who do not have enough work history to get premium free Part A. QMB also pays the Part B premium, deductibles and coinsurances. Medicaid-eligible people who qualify for QMB cannot be charged Medicare co-pays. Income Limit:

Income at or Below 100% FPL	
Single	\$1,153 per month
Couple	\$1,546 per month

- Specified Low Income Beneficiary (SLMB)** pays the Medicare Part B premium. Income Limits:

Income at or Below 100% FPL	
Single	\$1,379 per month
Couple	\$1,851 per month

- Qualified Individual (QI)** pays the Medicare Part B premium. Income Limits:

Income at or Below 100% FPL	
Single	\$1,529 per month
Couple	\$2,060 per month

All three programs pay for the Part B Medicare Premium. If qualified, you will no longer have this premium amount deducted from your Social Security benefit.

Resource Limits: None. Many Medicare beneficiaries who may not qualify for Medicaid because of excess resources can qualify for an MSP.

Government Agency: New York State Department of Health
800-541-2831; https://www.health.ny.gov/health_care/medicaid/program/update/savingsprogram/

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