



A Special Message for
**SENIOR
CITIZENS**
from

Assemblyman

**Michael
CUSICK**

WINTER 2009



Dear neighbor,

This pamphlet has been prepared as a special service to Staten Island seniors. It is designed to provide you with basic information about senior citizen benefit programs, and to let you know how to find out more about them.

If you have any questions, or if you encounter any difficulties in your search for assistance, please do not hesitate to contact my office at 718-370-1384. And, if you would like additional copies of this pamphlet, please also let us know.

Sincerely,

Michael Cusick
Member of Assembly

DISTRICT OFFICE:
1911 Richmond Avenue
Staten Island, NY 10314
718-370-1384

Social Security Retirement Benefits

- **Benefits**

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

- **Eligibility**

Full Retirement Age (FRA): 65 if born before 1938; born 1938 and later, gradually rises from 65 to 67. In 2009, FRA for a person born in 1942 is when he/she reaches 65 and 10 months.

- **Income Limits**

Earning limit for persons under 65: \$13,560
Individuals 65+: No limit.
For persons under 65, for every \$2 earned over the limit, \$1 withheld from benefits.
A person who attains age 65 in 2009 can earn up to \$36,120 with no loss of benefits.
For the year persons obtain FRA, for every \$3 earned over the limit, \$1 withheld from benefits, but only counting earnings before the month you reach the full benefit retirement age.

- **Government Agency**

**Social Security
Administration:**
1-800-772-1213
www.socialsecurity.gov

Survivor Benefits

- **Benefits**

Payments based upon work record of deceased.

- **Eligibility**

Widow/Widower age 60+ or 50+ and disabled.

- **Government Agency**

**Social Security
Administration:**

1-800-772-1213

www.socialsecurity.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.

- **Government Agency**

**Social Security
Administration:**
1-800-772-1213
www.socialsecurity.gov

Supplemental Security Income

- **Benefits**

Monthly cash benefits to meet food, clothing and shelter needs, financed through general tax revenues, not the Social Security Trust Funds.

- **Eligibility**

Persons 65+, blind or disabled of any age who have low income and resources. Must be of U.S. citizenship or lawfully admitted permanent resident prior to August 22, 1996.

- **Income Limits**

Individuals living alone: \$761+\$20*,
Couples: \$1,115+\$20*
Individuals living with others: \$697+\$20*,
Couples: \$1057+\$20*
Individuals living in another household: \$472.34+\$20*,
Couples: \$720+\$20*
*First \$20 unearned income is excluded

- **Resource Limits**
Individuals: \$2,000.
Couples: \$3,000. Exemptions:
\$1,500 per individual for
burial fund; \$4,500 for
car per household, home
(primary residence), personal,
household goods up to \$2,000.
- **Government Agency**
Social Security
Administration:
1-800-772-1213
www.socialsecurity.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. \$1,024 deductible
for 1st through 60th day of
hospitalization. Co-insurance
payments thereafter.
- **Eligibility**
Persons 65+ who:
a) are eligible for Social
Security or Railroad
Retirement benefits; OR
b) those who wish to purchase
coverage, though they are not
eligible for the above benefits;
OR
c) disabled workers after
entitlement to disability for 24
months; OR
d) persons with chronic renal
disease.
- **Government Agency**
Social Security
Administration:
1-800-772-1213
www.medicare.gov
HIICAP: 1-212-341-3978

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;
\$96.40 premium per month;
\$135 yearly deductible.
- **Government Agency**
Social Security
Administration:
1-800-772-1213
www.medicare.gov
HIICAP: 1-212-341-3978

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.
- **Eligibility**
Everyone with Medicare is
eligible for this coverage,
regardless of income and
resources, health status, or
current prescription expenses.
Note: You may sign up 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 get
Medicare due to a disability, you
can join from three months before
to three months after your 25th
month of cash disability payments.
If you don't sign up when you are
first eligible, you may have to pay
a penalty.
- Government Agency**
Social Security
Administration:
1-800-772-1213
www.medicare.gov
HIICAP: 1-212-341-3978

Qualified Medicare Beneficiary (QMB)

- **Benefits**
Pays for Medicare premiums.
It can also pay for coinsurance
and deductibles if provider
also accepts Medicaid.
- **Eligibility**
Persons age 65+ or disabled
who have low income and
low resources, are enrolled in
Medicare Part A and eligible
for Medicare Part B.
- **Income Limits**
Individuals: \$887/month,
\$4,000 in Resources
Couples: \$1,187/month,
\$6,000 in Resources
- **(SLMB)**
Individuals: \$1,060/month,
\$4,000 in Resources
Couples: \$1,420/month,
\$6,000 in Resources
At these income limits,
program pays for Medicare
part B premiums only.
In addition, there are other

programs that can help pay all
or part of the Medicare Part B
premium. These programs are
called QI-1 and QWDI. These
programs are for people with
higher incomes.

- **Government Agency**
New York City Human
Resources Administration:
1-877-472-8411

Medicaid Full Coverage

- **Benefits**
Comprehensive health care
benefits, including coverage
for hospitals, physician,
prescription drugs, dental
care, skilled nursing facilities,
health related facilities,
home care, coinsurance
and deductibles for nursing
home care, mental health
care, medical equipment and
appliance such as wheelchairs,
and transportation to medical
appointments.
- **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**
Individuals: \$767/month +
\$20* Couples: \$1,117/month
+ \$20*
When one spouse is
institutionalized and receiving
Medicaid, the other spouse,
while not receiving Medicaid,
may retain \$2,610 in monthly
income and \$104,400
maximum in assets.
* The first \$20 of income is
exempt.
- **Resources Limits**
Individuals: \$4,350. Couples:
\$6,400. Exempt: primary
residence, car, certain
additions for burial.
- **Government Agency**
Medical Assistance
Program Application for
Medicaid made at offices
throughout New York City
HRA Hotline:
1-877-472-8411 or
HIICAP: 1-212-341-3978

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**
Those eligible for this program fall into one of the eligible categories, but have income slightly above the limit. To receive benefits, you must “spend down” by paying the amount of excess income or by showing that your medical expenses are greater than the difference between your income and the limit.
- **Income Limits**
No maximum, providing that medical expenses reduce net income to the levels listed above.
- **Government Agency**
Same as Medicaid

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**
Low income households, elderly 60+, or disabled. If eligible, you will receive Food Stamp Assistance in 30 days. Certain households, with little income or savings, or with high shelter costs, can receive Food Stamp benefits within five days. You do not have to be out of work to apply for Food Stamps and you may own your own home and car and still be eligible.
- **Income Limits**
Each case reviewed individually.
- **Resources Limits**
\$2,000 per household in resources (things you own)
\$3,000 per household 60+ or disabled individual.
- **Government Agency**
HRA Hotline:
1-877-472-8411

Emergency Assistance for Adults

(EAA)

- **Benefits**
Cash payments for food, rent, moving expenses, utilities, furniture, repairs, etc. in case of emergency.
- **Eligibility**
SSI-eligible persons or currently receiving SSI; with a documented need for assistance.
- **Resources Limits**
Same as SSI
- **Government Agency**
HRA Hotline:
1-877-472-8411

Lifeline Telephone Service

- **Benefits**
Reduces cost of basic telephone service to as little as \$1.00 a month.
- **Eligibility**
Persons eligible to receive assistance benefits from at least one of these programs: Medicaid, Food Stamps, SSI, HEAP, Veterans non-service related Disability Pension and Veterans’ Surviving Spouse Pension, Safety Net Assistance and Family Assistance. The person receiving aid from one of the above programs must be the one whose name appears on the phone bill, and must be 18+.
- **Resources Limits**
See eligibility.
- **Government Agency**
Verizon Telephone:
1-800-555-5000
www.lifelinesupport.org

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 62+, who live in rent-controlled, Mitchell-Lama, rent stabilized apartments, and whose rent is one-third of their income or more - not including air conditioning, auxiliary services and utility charges.
- **Income Limits**
Combined total household income from all sources must

be less than \$29,000, including Social Security Income.

- **Government Agency**
NYC Dept. for the Aging, SCRIE Information and referral: Call 311 in NYC
For Mitchell-Lama, call the Dept. of Housing Preservation and Dev. 1-212-863-8494

Senior Citizens Homeowners Exemption (SCHE)

- **Benefits**
Sliding scale real estate tax exemption of 5% to 50%. Renewable every second year.
- **Eligibility**
Real estate owners, including cooperatives and condominium owners, 65+, who use the property as their primary residence or the disabled at any age. Those turning 65 anytime during year are eligible. Applicants may apply at anytime 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 will also automatically receive the Enhanced STAR exemption.
- **Income Limits**
Combined total income for all owners from all sources must be less than \$35,400. Individuals can deduct documented non-reimbursed medical and prescription expenses.
- **Government Agency**
Information and referral: Call 311 in NYC
NYC Department of Finance Customer Assistance Line
1-212-504-4080
www.nyc.gov/finance

Meals on Wheels

- **Benefits**
Delivers hot or frozen meals to homebound elderly.
- **Eligibility**
Those over 60 with a chronic disability who can no longer shop for or prepare their own meals, who do not have a home attendant, and are receiving only limited Medicaid services.
- **Government Agency**
Meals on Wheels of Staten Island: 718-727-4435

Home Energy Assistance Program (HEAP)

- **Benefits**

Grant or energy credit, depending upon income, household size and type of fuel used.
Renters - \$40-50 depending if heat is included.
Homeowners up to \$540.

- **Eligibility**

Low income homeowners and renters, 60+. Those who participated in the program last year will automatically be mailed a new application this year.

- **Income Limits**

Monthly income:
Individuals: \$1,963;
Couples: \$2,567

- **Government Agency**

Department for the Aging
Information and referral: Call 1-212-442-1000 or 311 in NYC

Elderly Crime Victims Resource Center

- **Benefits**

Provides emergency financial assistance and supportive services to crime victims over the age of 60. This program offers counseling, crisis intervention, advocacy, referrals to the appropriate agencies for help in replacing important documents, limited financial assistance, and installation of security devices, as well as presentations with speaker and relevant literature.

- **Government Agency**

Department for the Aging:
Call 311 in NYC

Reduced Fare

- **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 during morning inbound peak hours (6 AM to 10 AM) and evening outbound peak hours (3 PM to 7 PM). All passengers can ride NYC DOT Staten Island Ferry for free. Available to customers

with one of the following forms of identification: NYC Dept. for the Aging ID card, Access-a-Ride card, Reduced Fare ID card (pre 1995), Medicare card. Reduced Fare Metro Card automatically deducts correct reduced fare, and allows you to transfer free between NYC Transit subways and buses.

- **Eligibility**

Persons 65+ and disabled riders.

- **Government Agency**

NYC Transit: 718-243-4999 or 311 in NYC
www.mta.info

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. MTA New York City Transit administers AAR; private carriers under contract to NYC Transit provide service.

- **Eligibility**

Disabled riders.

- **Government Agency**

NYC Transit:
1-877-337-2017

Elderly Pharmaceutical Insurance Coverage (EPIC)

- **Benefits**

Provides some prescription drug coverage to low-income elderly; extent of coverage is determined on a sliding scale linked to income.

- **Eligibility**

NYS residents 65+. Not Eligible if receiving full Medicaid benefits.

- **Income Limits**

Fee Plan:
Single: \$20,000 or less.
Married: joint income \$26,000 or less.
Deductible Plan: Single: \$20,001 to \$35,000
Married: joint income \$26,001 to \$50,000

- **Government Agency**

EPIC Helpline:
1-800-332-3742

School Tax Relief (STAR) Exemption

- **Benefits**

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

- **Eligibility**

Enhanced: Seniors 65+ who own and live in a one, two or three family home, condominium or cooperative apartment, whose income is less than \$70,650. The benefit reduces property tax approximately \$375 a year.
Basic: All residential property owners who live in a one, two or three family home, condominium or cooperative apartment, regardless of age and income. The benefit reduces property tax approximately \$200 a year.

- **Government Agency**

NYS Department of Taxation and Finance: www.nystax.gov

Information and referral:
Call 311 in NYC

New York City Department of Finance
Customer Assistance Line:
1-212-504-4080

www.nyc.gov/finance

www.nydoctorprofile.com

- **Benefits**

Website created by the NYS Dept. of Health which provides information on practicing physicians. To perform a general search, please type the full name of the doctor where indicated. You may access information on educational background, legal actions, health plans, hospital affiliation, and more. If you prefer to speak to a customer service representative, a toll-free phone number is available below.

- **Government Agency**

NYS Department of Health:
1-888-338-6999
www.nydoctorprofile.com