



# A SPECIAL MESSAGE FOR SENIOR CITIZENS

from Assemblyman

# Michael Cusick

2015 Edition

**DISTRICT OFFICE:** 1911 Richmond Avenue, Staten Island, NY 10314 • (718) 370-1384

**OFFICE HOURS:** Monday to Friday, 9:00 a.m. to 5:00 p.m.

## Social Security Retirement Benefits

### ★ Benefits

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

### ★ Eligibility

Year of Birth	Full Retirement Age
1943-1954	66
1955	66 and 2 mos.
1956	66 and 4 mos.
1957	66 and 6 mos.
1958	66 and 8 mos.
1959	66 and 10 mos.
1960 or later	67

**Early Retirement:** You may choose to start receiving benefits as early as age 62, but you will receive reduced benefits.

### ★ Income Limits

For individuals under the FRA, the earning limit is \$15,720. For individuals at FRA, there is no income limit.

You can calculate your potential benefits based on age, earnings, and retirement date at [www.ssa.gov/OACT/quickcalc/index.html](http://www.ssa.gov/OACT/quickcalc/index.html).

## Survivor Benefits

### ★ Benefits

Payments based upon work record of deceased spouses.

### ★ Eligibility

Can receive full benefits at full retirement age (66 or 67), reduced benefits as early as age 60, and if your surviving spouse is disabled, benefits can be presented as early as age 50.

## Disability Benefits

### ★ Benefits

Payments based upon sufficient work prior to onset of a disability.

### ★ Eligibility

For more detailed information, visit: <https://www.ssa.gov/planners/disability/dqualify.html>.

## Supplemental Security Income (SSI)

### ★ Benefits

The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources.

### ★ Eligibility

SSI is available to those who have low incomes and are blind, disabled, or over age 65.

For eligibility requirements, visit [www.ssa.gov/ssi/text-eligibility-ussi.htm](http://www.ssa.gov/ssi/text-eligibility-ussi.htm).

### ★ Monthly Income Limits

The income limit for SSI in 2015 is \$733 per month for individuals and \$1,100 for couples. However, the SSA counts only some of your income when it determines whether your income is over the income limit. For instance, if you are earning money from work, less than half of your monthly earnings are counted toward the income limit, so you can make more than \$733 per month.

## Medicare Part A Hospital Insurance Program

### ★ Benefits

#### Part A covers:

- Hospital care
- Skilled nursing facility care
- Nursing home care (as long as custodial care isn't the only care you need)
- Hospice
- Home health services

\$1,260 deductible for 1st through 60th day of hospitalization. Co-insurance payments after that.

### ★ Eligibility

People who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

## Medicare Part B Supplemental Medical Insurance

### ★ Benefits

Part B covers 2 types of services

- **Medically necessary services:** Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.
- **Preventive services:** Health care to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best.

Part B covers things like:

Clinical research, ambulance services, durable medical equipment (DME), mental health, getting a second opinion before surgery, and limited outpatient prescription drugs

Premium for most patients:

\$104.90 each month.

Deductible: \$147 per year.

## Medicare Part D Prescription Drug Coverage

### ★ Benefits

Provides outpatient prescription drug coverage, along with additional protection for those with very high drug costs. Also, there are extra help programs for low-income individuals who need assistance paying premiums, deductibles, and co-payments.

### ★ Eligibility

Prescription Drug Coverage is available to anyone who is eligible for Medicare.

Persons 65+, blind, disabled children under 21 or the caretaker relative of a dependent child.

Contact for more information:

**Medicare: 1-800-633-4227** or [www.medicare.gov](http://www.medicare.gov).

## Qualified Medicare Beneficiary (QMB)

### ★ Benefits

Pays for Medicare premiums. It can also pay for coinsurance, co-payments, and deductibles if provider also accepts Medicaid.

### ★ Eligibility

Persons aged 65+ or disabled who have low income and low resources, are enrolled in Medicare Part A and eligible for Medicare Part B.

### ★ Income Limits

Individual monthly income limit: \$1,001. Married couple monthly income limit: \$1,348.

### ★ SLMB

Individual monthly income limit: \$1,197. Married couple monthly income limit: \$1,613. At SLMB income limits, program pays only for Medicare Part B premiums.

For people with higher incomes, there are additional programs available. These programs are called the **Qualifying Individual (QI) Program** and the **Qualified Disabled and Working Individuals (QDWI) Program**.

### Contact information:

[www.health.ny.gov/health\\_care/medicaid/program/update/savingsprogram/medicaresavingsprogram.htm](http://www.health.ny.gov/health_care/medicaid/program/update/savingsprogram/medicaresavingsprogram.htm)

## Medicaid Full Coverage

### ★ Benefits

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

### ★ Income Limits

**Single:** \$825/month for individuals who are blind, disabled or age 65+, \$1,354/month for single people, couples without children.

**Couples:** \$1,209 for individuals who are blind, disabled or age 65+, \$1,832 for couples without children.

For a table listing income requirements for families of 3 or more persons, visit: [https://www.health.ny.gov/health\\_care/medicaid/#income](https://www.health.ny.gov/health_care/medicaid/#income)

### ★ Contact Info:

NYC Medicaid Helpline: 1-888-692-6116

NYC Human Resources Administration: (718) 557-1399

You may apply online for Medicaid through the New York State of Health Official Healthplan Marketplace: [www.healthbenefitexchange.ny.gov](http://www.healthbenefitexchange.ny.gov).

## Medicaid Excess Income Program

### ★ Benefits

If your monthly income is over the Medicaid level, you may still be able to get help with your medical bills on a month-to-month basis.

### ★ Eligibility

The amount your income is over the Medicaid level is called excess income. 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.

For more information, visit [www.health.ny.gov/health\\_care/medicaid/excess\\_income.htm](http://www.health.ny.gov/health_care/medicaid/excess_income.htm).

**Contact information is the same as Medicaid.**

## Food Stamps

*(Supplemental Nutrition Assistance Program/SNAP)*

### ★ Benefits

Monthly allotments of benefits through a debit card system for purchasing nutritious food items at participating stores. Dollar value depends on household size and income.

### ★ Eligibility

SNAP is available to senior citizens, the disabled, and low-income working people.

### ★ Income Limits

**Income Guidelines** (no elderly or disabled member)

Family Size	Monthly Gross Inc	Annual Gross Inc
1	\$1,276	\$15,312
2	\$1,726	\$20,172
3	\$2,177	\$26,124
4	\$2,628	\$31,536
Each additional person	\$451+	\$5,412+

**Income Guidelines for Households with an Elderly or Disabled Member or Dependent Care Expenses**

Family Size	Monthly Gross Inc	Annual Gross Inc
1	\$1,962	\$23,544
2	\$2,655	\$31,860
3	\$3,348	\$40,176
4	\$4,042	\$48,504
Each additional person	\$693+	\$8,316+

Find out if you are eligible for SNAP or other programs at [www.mybenefits.ny.gov/web/otda/prescreening](http://www.mybenefits.ny.gov/web/otda/prescreening).

### Contact for more information:

NYC Human Resources Administration: (718) 557-1399

## Emergency Assistance for Adults (EAA)

### ★ Benefits

Cash benefits for food, rent, moving expenses, utilities, furniture, repairs,

etc. in case of emergency.

If you are homeless, have been evicted, lack food or fuel, or have been physically threatened or harmed by a partner, ex-partner, or household member, you may be eligible.

### ★ Eligibility

EAA provides assistance for individuals and couples who have been determined eligible or are receiving SSI.

**Contact information is the same as Food Stamps.**

Or contact the New York State Temporary Assistance Hotline at 1-800-342-3009

## Lifeline Telephone Service

### ★ Benefits

Eligible households can receive up to \$9.25 per month in discounts through their phone company.

### ★ Eligibility

You may be eligible for a discount if you or someone in your household participates in federal assistance programs such as public housing, food stamps, Medicaid, SSI, or TANF. Find out if you are eligible at [www.lifelinesupport.org/ls/eligibility/default.aspx](http://www.lifelinesupport.org/ls/eligibility/default.aspx).

### Contact Information:

<https://www.fcc.gov/guides/lifeline-and-link-affordable-telephone-service-income-eligible-consumers>

## Senior Citizen Rent Increase Exemption (SCRIE)

### ★ Benefits

Relief from obligation to pay rent increases. Landlord is compensated by reduction in real estate taxes.

### ★ Eligibility

- Must be at least 62 years old;
- Rent an apartment that is regulated by the Division of Housing and Community Renewal (DHCR) (i.e. rent controlled or rent stabilized apartments or hotel stabilized).

### ★ Income Limits

Total annual household income of \$50,000 or less, and must pay more than one-third of the household's total monthly income for rent.

For more information, or to apply for SCRIE, visit [www.nyc.gov/html/dof/html/property/property\\_tax\\_reduc\\_drie\\_sc\\_te.shtml](http://www.nyc.gov/html/dof/html/property/property_tax_reduc_drie_sc_te.shtml).

### Contact information:

Call New York City's Department of Finance at 311 for information about SCRIE, or visit [www.nyc.gov/finance](http://www.nyc.gov/finance).

## Senior Citizens Homeowners Exemption (SCHE)

### ★ Benefits

This program provides a property tax exemption for senior citizens who own one, two, or three family homes, condominiums, or cooperative apartments. Tax exemption scales between 5% and 50%.

### ★ Eligibility

**Age:** All owners must be 65 years of age or older in the year that they apply. If you own your property with either a spouse or sibling, only one of you needs to meet this age requirement.

**Residency:** All owners must occupy the property and have it as their primary residence unless one of the owners is a separated or divorced spouse, or absent due to need for health-related services.

### ★ Income Limits:

The combined income of all owners and their spouses cannot be more than \$37,399.

For more information or to apply, visit [www.nyc.gov/html/dof/html/property/senior\\_citizen.shtml](http://www.nyc.gov/html/dof/html/property/senior_citizen.shtml).

**Contact:** Call New York City's Department of Finance at 311 for information about SCRIE. Or visit [nyc.gov/finance](http://nyc.gov/finance).

## Home Energy Assistance Program (HEAP)

### ★ Benefits

Grant or energy credit, depending upon income, household size and type of fuel used.

### ★ Eligibility

Your household may be eligible for HEAP Cooling Assistance if you are U.S. citizens or qualified aliens, you reside in a HEAP-eligible living situation, your household includes an individual with a documented medical condition exacerbated by extreme heat, AND your household's gross monthly income falls within the maximum income as posted in the table below.

### 2015-2016 HEAP Benefit Gross Monthly Income Guidelines

Household Size	Maximum Gross Monthly income
1	\$2,244
2	\$2,935
3	\$3,625
4	\$4,316
5	\$5,006
6	\$5,697

7	\$5,826
8	\$5,956
9	\$6,085
10	\$6,215
11	\$6,671

Each additional: Add \$520

### Contact information:

NYC Human Resources Administration: (718) 557-1399

## Reduced Fare MetroCard

### ★ Benefits

The base subway or local bus fare is \$2.75. Reduced fare is half the base fare, \$1.35 or less with Reduced-Fare MetroCard discounts.

Where and when you can ride at the reduced fare:

- MTA New York City Transit and MTA Bus: local buses anytime.
- MTA New York City Transit and MTA Bus: express buses anytime except weekday rush hours: Monday through Friday, 6 a.m. to 10 a.m. and 3 p.m. to 7 p.m.
- MTA Long Island Rail Road and the MTA Metro-North Railroad anytime except weekday rush hours to New York City terminals.

### Eligibility

Customers who are 65+ or have a qualifying disability.

To apply for a Reduced-Fare MetroCard, visit [www.easypaymetrocard.com](http://www.easypaymetrocard.com).

**Contact:** Dial 311 or visit <http://web.mta.info/nyct/fare/rfindex.htm>

## 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.

### ★ Eligibility Disabled riders.

For more information, visit [www.web.mta.info/nyct/paratran/guide.htm](http://www.web.mta.info/nyct/paratran/guide.htm).

**Contact:** Call Access-A-Ride at 877-337-2017

## Access-A-Ride MetroCard

### ★ Benefits:

The MTA has introduced a new Access-A-Ride (AAR) MetroCard program

exclusively for Paratransit customers. The AAR MetroCard gives Paratransit customers the opportunity to take a total of four free trips a day using the subways, local buses, and Staten Island Railway (SIR).

### ★ Eligibility

Must be an Access-A-Ride Paratransit customer.

For more information, visit [www.web.mta.info/accessibility/access\\_metrocard.htm](http://www.web.mta.info/accessibility/access_metrocard.htm).

**Contact:** Call Access-A-Ride at 877-337-2017

## Elderly Pharmaceutical Insurance Coverage (EPIC)

### ★ Benefits

Helps supplement out-of-pocket Medicare Part D drug plan costs. Seniors can apply for EPIC at any time of the year and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage.

### ★ Eligibility

To join EPIC, a senior must:

- be a New York State resident age 65 or older.
- have an annual income below \$75,000 if single or \$100,000 if married.
- be enrolled or eligible to be enrolled in a Medicare Part D plan
- and not receiving full Medicaid benefits.

**Contact:** Call the EPIC Helpline at 1-800-332-3742

## School Tax Relief (STAR) Exemption

### ★ Benefits

Exemption 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 STAR exemption if they meet the below qualifications.

Enhanced STAR provides an increased benefit for senior citizens (age 65+) with qualifying incomes which exempts the first \$64,200 of the full value of a home from school taxes.

### ★ Eligibility

Eligible types of property:

- Houses, condominiums, cooperative apartments, manufactured homes, and farm houses.
- Mixed-use properties, including

apartment buildings (but only the owner-occupied portion).

**Age:** No age restriction for Basic STAR; 65 or older for Enhanced STAR. For jointly owned property, only one spouse or sibling must be at least 65.

### ★ Income

\$500,000 or less for Basic STAR  
\$84,550 or less for Enhanced STAR  
The income limit applies to the combined incomes of only the owners and owners' spouses who reside at the property.

For more information, visit <http://www1.nyc.gov/site/finance/benefits/landlords-star.page>.

**Contact:** Call 311 or visit [www.nyc.gov/finance](http://www.nyc.gov/finance).

## Veterans

### ★ Benefits

Property tax exemptions for veterans who have served in the U. S. Armed Forces, including veterans who have served in the U.S. Army, Navy, Air Force, Marines and Coast Guard.

### ★ Eligibility:

You can only receive one of the three exemptions listed below.

- **Alternative Veterans' Exemption**  
Available only on residential property of a veteran who has served during a designated time of war, or who has received an expeditionary medal.
- **Cold War Veterans' Exemption**  
Available only on residential property of a veteran who served during the Cold War period.
- **Eligible Funds Exemption**  
Provides a partial exemption.  
Other owners who are eligible: wife or husband of a qualified veteran, surviving spouse of a qualified veteran (who has not remarried), and Gold Star parents.

**Contact:** To apply, visit [www.tax.ny.gov](http://www.tax.ny.gov).

## Veterans Discount Program

A veterans discount program established by Assemblyman Cusick and the Staten Island Chamber of Commerce grants veterans discounts on goods and services at various busi-

ness locations on Staten Island. To sign up for this program, call Assemblyman Cusick's district office at **718-370-1384**.

The application for businesses who wish to sign up is available at the Chamber's website: [www.sichamber.com/about/VETS\\_Program](http://www.sichamber.com/about/VETS_Program).

## Meals on Wheels

### ★ Benefits

Provides hot, nutritious meals delivered to the homes of qualified seniors.

### ★ Eligibility

To be eligible, clients must be 60 or older and have a disability or illness that prevents them from shopping for food and preparing meals. They must not have access to a community kitchen (for example, in senior housing). Each case is reviewed on an individual basis.

### Contact:

Meals on Wheels of Staten Island  
304 Port Richmond Avenue  
Staten Island, NY 10302  
Phone Number: (718) 727-4435

## A SPECIAL MESSAGE FOR SENIOR CITIZENS



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# Michael Cusick

2015 Edition

Dear Neighbor,

As your representative in Albany it is my obligation to keep you abreast of information and programs available for Staten Island's seniors. This newsletter contains information on Medicare, Medicaid, Social Security, tax exemptions, and discounts on goods & services available to seniors like you. In this year's budget, we included \$50 million for Expanded In-Homes Services for the Elderly (EISEP), \$2.5 million for Community Services for the Elderly, and \$8 million to expand "NYConnects," a one-stop, No Wrong Door access point to services across many state agencies. I pride myself on ensuring our seniors are a part of the discussion in Albany; and will always welcome your suggestions, questions, and concerns.

Sincerely,

A handwritten signature in black ink that reads "Michael J. Cusick".

Michael J. Cusick  
Member of Assembly