



# Assemblyman Jeffrey Dinowitz

## REPORTS TO SENIORS

FALL 2011

District Office: 3107 Kingsbridge Avenue, Bronx, New York 10463 • (718) 796-5345  
 Norwood Satellite Office: 3450 Dekalb Avenue, Bronx, New York 10467 • (718) 882-4000, Ext. 353  
 Albany Office: 941 Legislative Office Building, Albany, New York 12248 • (518) 455-5965  
 E-mail: [DinowitzJ@assembly.state.ny.us](mailto:DinowitzJ@assembly.state.ny.us)

Serving the communities of  
 Kingsbridge, Norwood, Riverdale, Van Cortlandt Village, Wakefield and Woodlawn

Dear Neighbor,

*I have prepared this pamphlet as a special service to you and to the many seniors living in my Assembly District. It provides you with basic information about senior benefit programs and how to find out more about them.*

*My district office at 3107 Kingsbridge Avenue is there to serve you. If you need help applying for any of the programs outlined in this pamphlet or if you need any other assistance, please contact my office at (718) 796-5345. My office also provides free notary service.*

Sincerely,

Jeffrey Dinowitz  
 Member of Assembly

### Social Security Retirement Benefits

#### ★ Benefits

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

#### ★ Eligibility

Retiree and spouse, if spouse is 62+, or with dependent child. The earliest age for a retiree to receive Social Security benefits is at age 62, at which time they will receive only partial benefits to account for the fact that they will be paid over a longer period of time. In order to qualify for full benefits, the retiree must not retire until they reach the full retirement age, or FRA, which varies by year of birth. For those born in 1937 or earlier, the FRA is 65. For those born in 1938 or later, the FRA gradually increases to age 67—for example, for those born in 1942 the FRA is 65 and 10 months.

#### ★ Income Limits

Individuals under the FRA may earn up to \$14,160 above which \$1 will be withheld from benefits for every \$2 earned. Individuals may earn up to \$37,680 in the year that they reach the FRA, above which \$1 will be withheld from benefits

for every \$3 earned until the month they reach the FRA. For individuals above the FRA, there is no limit on earnings.

#### ★ Government Agency

**Social Security Administration:**  
 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov)

### Survivors Benefits

#### ★ Benefits

Payments based upon work record of deceased.

#### ★ Eligibility

Widow/widower, age 60+ (or 50+ and disabled); dependent parents age 62+; widow/widower of any age with a dependent child (under 16 or disabled).

#### ★ Government Agency

**Social Security Administration:**  
 1-800-772-1213 or [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, and spouse, if spouse is 62+, or with dependent child under age 16. Work requirements vary by age, but those over 62 must have worked for the equivalent of 10 full years, with 5 of those years falling in the 10 years most recent to the onset of disability.

#### ★ Government Agency

**Social Security Administration:**  
 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov)

### Supplemental Security Income (SSI)

#### ★ Benefits

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

#### ★ Eligibility

Persons 65+, blind, or disabled who have limited income and resources.

Must be of U.S. citizenship or lawfully admitted permanent resident.

#### ★ Income Limits

Individual living alone:  
 \$761.00 + \$20\* per month  
 Couple living alone:  
 \$1,115.00 + \$20\* per month.

Your benefit/eligibility may vary depending on your living arrangement.

\* *The first \$20 of earned (wages) or unearned (monthly benefits, pensions, gifts) income is exempt. An additional \$65 of earned income and half the amount over \$65 is exempt.*

#### ★ Resource Limits

Individuals: \$2,000  
 Couples: \$3,000  
 Exemptions: Home; household goods and personal effects; burial funds up to \$1,500 per individual; life insurance policies worth up to \$1,500; one vehicle; retroactive SSI or Social Security benefits for up to nine months after receipt; grants, scholarships, fellowships, or gifts for educational expenses for 9 months after receipt.

#### ★ Government Agency

**Social Security Administration:**  
 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov)

### Medicare Part A - Hospital Insurance

#### ★ Benefits

Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, including critical access hospitals and skilled nursing facilities (not custodial or long term care). It also helps cover hospice care and some health care.

#### ★ Eligibility

Persons 65+ who are eligible for Social Security or Railroad Retirement benefits, disabled workers of any age after entitlement to disability for 24 months, and persons of any age with end-stage renal disease. Most people don't have to pay a monthly premium for Part A if they or their spouse paid Medicare taxes while working. If you aren't eligible for premium-free Part A, you may be able to buy Part A if: you're 65 or older, you're entitled to

Part B, and you meet the citizenship or residency requirements; or you're under 65, disabled, and your premium-free Part A coverage ended because you returned to work. Most people that buy Part A must also have Part B.

★ **Government Agency**  
U.S. Department of  
Health & Human Services:  
1-800-MEDICARE or  
www.medicare.gov

### Medicare Part B - Supplemental Medical Insurance

★ **Benefits**  
Optional; partial coverage (80% of approved fees) for physician, outpatient clinic, skilled nursing care, and durable medical equipment. There is a \$162 per year deductible and a \$115.40 per month premium which is deducted from one's Social Security, Railroad Retirement, or Civil Service retirement check, or is billed tri-monthly. For most people already enrolled in Medicare Part B, the premium may be \$96.40 or \$110.50. For individuals whose income is above \$85,000 and couples whose income is above \$170,000, the premium may be higher than \$115.40.

★ **Eligibility**  
Same as Medicare Part A.

★ **Government Agency**  
U.S. Department of  
Health & Human Services:  
1-800-MEDICARE or  
www.medicare.gov

### 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: The annual open enrollment period starts on October 15 and ends on December 7. If you don't sign up for a plan during this period you may join a Medicare prescription drug plan from three months before you turn 65 to three months after you turn 65. Generally, if you are disabled, you may join three months before and three months after your 25th month of disability.

★ **Government Agency**  
U.S. Department of  
Health & Human Services:  
1-800-MEDICARE or  
www.medicare.gov

NYC Department for the Aging:  
1-212-341-3978 or 311

### 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 or older; must meet income guidelines, and must have a Medicare Part D plan (with limited exceptions). Not eligible if receiving full Medicaid benefits.

★ **Income Limits**  
**Fee Plan:**  
Single: \$20,000 or less  
Married: \$26,000 or less

**Deductible Plan:**  
Single: \$20,001 to \$35,000  
Married: \$26,001 to \$50,000  
Individuals with income up to \$23,000 and married couples with income up to \$29,000 are eligible for Medicare Part D premium assistance.

**Note:** Beginning in 2012, EPIC will have no fees or deductibles and will provide supplemental coverage only when a Medicare Part D member reaches his or her coverage gap (donut hole).

★ **Government Agency**  
EPIC Helpline: 1-800-332-3742

### Medicare Savings Program (Buy-in)

★ **Benefits**  
Depending on income, these programs will help pay the monthly premiums for Medicare Part A or B and may pay deductibles and coinsurance.

★ **Eligibility/Income Limits**  
Medicare beneficiaries may be eligible for one or more of the following programs to assist in paying for Medicare costs. Their income limits are listed below:

**Full Medicaid for dual eligibles** (individuals eligible for both Medicare and Medicaid)—Covers a wide range of medical care as well as premiums, coinsurance, and deductible payments:

Individuals: \$767/month, with resources below \$13,800  
Couples: \$1,117/month, with resources below \$20,100

**Qualified Medicare Beneficiary (QMB)**—Covers premiums, coinsurance, and deductibles:

Individuals: \$923/month\*  
Couples: \$1,235/month\*

**Specified Low Income Medicare Beneficiary (SLIMB)**—Recipient must have Part A, covers Part B premiums only:

Individuals: \$1,103/month\*

Couples: \$1,477/month\*

**Qualified Individual-1 (QI-1)**—Recipient must have Part A, covers Part B premiums only:

Individuals: \$1,239/month\*  
Couples: \$1,660/month\*

\*Includes a \$20 exemption.

★ **Government Agency**  
U.S. Department of  
Health & Human Services:  
1-800-MEDICARE or  
www.medicare.gov

**New York City Medicaid Helpline:**  
1-888-692-6116

### Medicaid Full Coverage

★ **Benefits**  
Comprehensive coverage for prescription drugs, hospital, physician, and dental care, laboratory tests, skilled nursing facilities, health related facilities, home attendant and home health aide care, nursing home care, mental health care, medical equipment and appliances such as wheelchairs, and transportation to medical appointments.

★ **Eligibility**  
Persons 65+, blind, or disabled who meet the following income and resource limits. Others may be eligible at different limits.

★ **Income Limits**  
Individuals: \$767/month  
Couples: \$1,117/month

★ **Resource Limits**  
Individuals: \$13,800  
Couples: \$20,100

★ **Spousal Support and Resource Level**  
When one spouse is institutionalized and receiving Medicaid, the other spouse, while not receiving Medicaid, may retain \$2,739 in monthly income and \$109,560 maximum in assets.

★ **Government Agency**  
**HRA Medical Assistance Program**  
Applications for Medicaid are made at offices throughout New York City.  
**NYC Human Resources Administration InfoLine:** 311 or 1-877-472-8411

### Medicaid Excess Income Program

★ **Benefits**  
Medicaid coverage as described in the Medicaid Full Coverage section, 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 for Medicaid, 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 excess amount.



### ★ **Income Limits**

No maximum income, but medical expenses must reduce net income to Medicaid-eligible levels or the recipient must pay all excess income.

### ★ **Government Agency**

NYC Human Resources

**Administration InfoLine:** 311 or 1-877-472-8411

## **Food Stamps**

### ★ **Benefits**

Monthly allotment of benefits through a debit card system for purchasing nutritious food items. Debit card is used in place of cash at grocery stores or supermarkets. Dollar value depends on household size and income.

### ★ **Eligibility**

Low income households. 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 home and car and still be eligible.

### ★ **Income Limits**

Elderly or disabled individuals: gross income limit of \$1,805/month, with a maximum food stamp allotment of \$200/month.

Elderly or disabled couples: gross income limit of \$2,428/month, with a maximum food stamp allotment of \$367/month.

Each case is reviewed individually to determine the amount of food stamps you receive, depending on your monthly household income and expenses such as: mortgage or rent, utilities, and child care or elder care needed to allow someone to work.

### ★ **Resource Limits**

There is no resource test for households with elderly/disabled members whose income falls at or below the amounts listed above, unless a member of the household has been sanctioned or disqualified from participation in the food stamp program. Households with elderly/disabled members whose gross income exceeds these amounts may still be eligible for food stamps, if their countable resources do not exceed \$3,000.

### ★ **Government Agency**

NYC Human Resources Administration

**Emergency FoodLine:**

311 or 1-866-888-8777

## **Emergency Assistance for Adults (EAA)**

### ★ **Benefits**

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

### ★ **Eligibility**

Persons currently receiving SSI or who are SSI-eligible, with a documented need for assistance.

### ★ **Income Limits**

Same as for SSI.

### ★ **Resource Limits**

Same as for SSI.

### ★ **Government Agency**

NYC Human Resources Administration

**InfoLine:** 311 or

1-877-472-8411

## **Lifeline Telephone Service**

### ★ **Benefits**

Reduces cost of basic telephone service by up to \$13.30 per month.

### ★ **Eligibility**

Persons eligible to receive assistance from at least one of these programs: Medicaid, Food Stamps, SSI, HEAP, Veterans Disability Pension or Veterans Surviving Spouse Pension (non-service related), Safety Net Assistance, or Family Assistance. The person receiving aid from one of the above programs must be the one whose name appears on the phone bill.

### ★ **Agency**

**Verizon Telephone:** 1-800-483-2000

[www.lifelinesupport.org](http://www.lifelinesupport.org)

## **Meals on Wheels**

### ★ **Benefits**

Delivers hot or frozen meals to homebound elderly.

### ★ **Eligibility**

Persons 60+, who have a chronic disability such that they cannot shop for and prepare their own food, do not have a home attendant, and are receiving only limited Medicaid services.

### ★ **Agency**

**RAIN (Regional Aid for Interim Needs):** 1-347-346-9676

## **Elderly Crime Victims Resource Center**

### ★ **Benefits**

Provides 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 speakers and relevant literature.

### ★ **Eligibility**

Over 60 years of age based upon need and an assessment.

### ★ **Government Agency**

NYC Department for the Aging: 311 or

1-212-NEW-YORK outside NYC

## **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 regulated, rent controlled, or rent stabilized apartments, or in Mitchell-Lama or other Federally assisted co-ops, and whose rent is at least one-third of their income, 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**

For rent stabilized/controlled SCRIE:

**NYC Department of Finance:** 311

or [www.nyc.gov/finance](http://www.nyc.gov/finance)

For Mitchell-Lama SCRIE:

**NYC Dept. of Housing Preservation and Development:**

1-212-863-8494

## **Senior Citizen Homeowners' Exemption (SCHE)**

### ★ **Benefits**

Sliding scale real estate tax exemption to reduce property's assessed value by 5% to 50%. You must reapply if your income changes or you move.

### ★ **Eligibility**

Real estate owners, age 65 or older, who use the property as their primary residence. The property must be a 1-, 2-, or 3-family house, condominium unit, or co-op apartment. Those turning 65 anytime during the year are eligible. Applicants may apply for the exemption at any time to qualify for benefits for the following July 1st billing period. Those who are eligible for SCRIE are not eligible for SCHE.

### ★ **Income Limits**

Combined adjusted gross income for all owners must be less than \$37,400 per year. Individuals can deduct documented unreimbursed medical and prescription expenses.

### ★ **Government Agency**

NYC Department of Finance

**Customer Assistance Line:**

311 or 1-212-504-4080

[www.nyc.gov/finance](http://www.nyc.gov/finance)

## **School Tax Relief (STAR) Exemption**

### ★ **Benefits**

Exemption from school property taxes for owner-occupied primary residences. New York City homeowners can qualify for a basic exemption and

senior citizen homeowners can qualify for an enhanced exemption if they meet the requirements below.

**★ Eligibility**

**Enhanced STAR:** Seniors age 65 or older who own a home used as their primary residence, and whose annual adjusted gross income is \$79,050 or less. The benefit reduces property tax approximately \$400 a year.

**Basic STAR:** Homeowners who use the property as their primary residence, and whose annual adjusted gross income is \$500,000 or less. The benefit reduces property tax approximately \$200 a year.

**★ Government Agency**

**NYC Dept. of Finance:**

311, 1-212-504-4080 or [www.nyc.gov/finance](http://www.nyc.gov/finance)

**NYS Dept. of Taxation & Finance:**

1-518-457-5181 or [www.nystax.gov](http://www.nystax.gov)

**IT-214 Real Property Tax Credit for Homeowners & Renters**

**★ Benefits**

Cash payment tax credit of up to \$375.

**★ Eligibility**

Homeowners (house market value no higher than \$85,000) and renters (no higher than \$450/month after deductions) who spend sizable percentage of income on property taxes or rent. NYS residents age 65 or older are eligible for a larger benefit. Public housing tenants are not eligible.

**★ Income Limits**

Household gross income: \$18,000

**Note:** This newsletter is based on the best available information as of press time, and should only be used as a guide. Please call the appropriate governmental agency for the most recent information or to confirm eligibility, benefits, etc.

**★ Government Agency  
NYS Dept. of Taxation & Finance  
Information Center:**

1-518-457-5181 or [www.nystax.gov](http://www.nystax.gov)

**Home Energy Assistance Program (HEAP)**

**★ Benefits**

The HEAP regular benefit component assists low-income New Yorkers with the cost of heating their home. Renters/homeowners may receive \$40-\$700 to help with the cost of home energy. If heat is included in the rent, the benefit is \$40 or \$50. Benefit amount depends upon income, age or disability of household members, and type of fuel used.

**★ Eligibility**

Low income homeowners and renters.

**★ Income Limits**

Individuals: \$2,129/month

Couples: \$2,784/month

**★ Government Agency**

**NYC Human Resources Administration HEAP Line:**

311 or 1-800-692-0557

For homebound individuals,

HEAP Heat Line: 1-212-331-3150

**Reduced-Fare MetroCard**

**★ Benefits**

Reduced fare is half fare (\$1.10) or

less with Reduced-Fare MetroCard discounts. Reduced fare benefits are available on MTA NYC Transit and MTA Bus subways and local buses 24 hours a day, 7 days a week. MTA NYC Transit and MTA Bus express buses and MTA Metro-North Railroad offer reduced fares during non-rush hours only. You can pay-per-ride or buy unlimited rides.

**★ Eligibility**

Persons 65+ and disabled riders. Acceptable proof of age can be a driver's license, Medicare card, birth certificate, or passport.

**★ Government Agency**

**MTA NYC Transit:**

1-718-330-1234 or 311

**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. Offers shared ride, door-to-door paratransit service. Feeder service to or from a bus stop or subway station is provided for some customers. MTA NYC Transit administers AAR; private carriers under contract to NYC Transit provide service.

**★ Eligibility**

Disabled riders.

**★ Government Agency**

**MTA NYC Transit:**

1-877-337-2017 or 311

**Important Phone Numbers**

NYC Quality of Life Hotline .....	311
NYS Senior Citizen's Help Line.....	(800) 342-9871
JASA Van Cortlandt Senior Center.....	(718) 549-4700
Kingsbridge Heights Community Center.....	(718) 884-0700
Mosholu Montefiore Senior Center .....	(718) 798-6601
RAIN Nereid Senior Center.....	(718) 994-0132
Riverdale Mental Health Association .....	(718) 796-5300
Riverdale Neighborhood House.....	(718) 549-8100
Riverdale Senior Services .....	(718) 884-5900
Riverdale YM-YWHA .....	(718) 548-8200

**Assemblyman Jeffrey Dinowitz: 3107 Kingsbridge Avenue, Bronx, New York 10463 • (718) 796-5345**

**FREE FLU SHOTS**

Assemblyman Jeffrey Dinowitz and the Visiting Nurse Service of New York are sponsoring free flu shots at the following times and locations. Registration is required so please call (718) 796-5345 to RSVP.

<b>Monday</b> <b>October 3</b> 10 a.m. – 1 p.m. Riverdale Y 5625 Arlington Ave.	<b>Thursday</b> <b>October 6</b> 10 a.m. – 1 p.m. St. Gabriel's Rectory 3250 Arlington Ave.	<b>Tuesday</b> <b>October 25</b> 10 a.m. – 1 p.m. Vladeck Hall 74 Van Cortlandt Park South
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