

A SPECIAL REPORT FOR SENIOR CITIZENS from



Assemblymember
**LINDA B.
ROSENTHAL**

2010 Edition

This newsletter was printed on recycled paper.

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Dear Neighbor:

I am pleased to present this brochure with helpful information regarding benefits and programs targeted to seniors in New York State. I hope you will find it useful as you navigate New York City and State services for senior citizens.

I have had the distinct pleasure of meeting many of you in person at events I have sponsored in the neighborhood, such as the Medicare Information Session with the Medicare Rights Center and the free flu shots I was pleased to provide at my district office through St. Luke's-Roosevelt Hospital. With the bleak economic outlook, I feel it is part of my role as your full-time Assemblymember to provide these services and information sessions to help ease the hardship on you and help connect you to essential government services.

As this newsletter is going to print, the Assembly submitted our proposed budget in response to the Governor's Executive Budget. In our response, we restored cuts to hospitals, nursing homes, and home health care services. We also rejected the elimination of coverage for drugs not covered by the federal Medicare Part D plan and allowed for more low- and middle-income seniors with the Elderly Pharmaceutical Insurance Coverage to qualify for Medicare Part D premium assistance. Additionally, we restored Title XX funding for New York City senior centers.

As we continue through the budget process, I hope you will contact me and my staff with any questions or concerns. As always, I will be hosting the annual West Side Seniors Day at the American Museum of Natural History on Friday, June 4. For more information, and RSVP instructions, please see the invitation located on the back page of this newsletter. I look forward to seeing you there!

Sincerely,

Linda B. Rosenthal
Member of Assembly

Reduced Fare

Benefits

Reduced fare privileges on MTA NYC Transit owned local route buses and subways 24 hours a day, 7 days a week. Privileges on MTA express buses are available at all times except during morning inbound peak hours 6-10 am and evening outbound peak hours 3-7 pm. Available to customers with one of the following forms of identification: MTA NYC Transit Dept. Reduced fare for the Aging ID card, Access-a-Ride card, Reduced fare ID card pre-1995, Medicare card. Reduced fare MetroCard automatically deducts correct reduced fare, and allows you to transfer for free between MTA NYC Transit subways and buses.

Eligibility

Persons 65+ and disabled riders.

Income Limits/Resources Limits

None.

Government Agency

MTA NYC Transit 718- 243-4999 or 311
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; private carriers under contract to NYC Transit provide service.

Eligibility

Disabled riders.

Income Limits/Resources Limits

None.

Government Agency

MTA NYC Transit 877-337-2017 or 311
mta.info/nyct/paratran/guide.htm

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.

Income Limits/Resources Limits

Same as SSI.

Government Agency

Same as Food Stamps.

Medicare Part A Hospital Insurance Program

Benefits

Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care and hospice. \$1,100 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.

Income Limits/Resources Limits

None.

Government Agency

Social Security Administration 800-772-1213
www.medicare.gov
HIICAP 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 (\$110.50 or more for those with higher incomes or first filing in 2010) premium per month; \$155 yearly deductible.

Eligibility/Income Limits/Resources 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 in 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 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. If you didn't join when you were first eligible, your next opportunity to join will be from November 15, 2010 to December 31, 2010.

Income Limits/Resource Limits

None.

Government Agency

Social Security Administration 800-772-1213
www.medicare.gov
HIICAP 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: \$903/month
Couples : \$1,215/month

Specified Low-Income Medicare Beneficiary (SLMB)

Benefits

Individuals: \$1,083/month
Couples : \$1,457/month

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
877- 472-8411

Medicaid Full Coverage

Benefits

Comprehensive health care benefits, including coverage for hospitals, physician, skilled nursing facility, health related facility, 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.

Accountable 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 \$2,739 in monthly income and \$109,560 maximum in assets.

* The first \$20 of income is exempt.

Resources Limits

Individuals: \$13,800. Couples: \$20,100. Exempt: primary residence, car, certain additions for burial.

Government Agency

Medical Assistance Program
Application for Medicaid made at offices throughout NYC
HRA Hotline: 877- 472-8411 or HIICAP 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

Same as Medicaid Full Coverage except for income levels.

Income Limits

No maximum, providing that medical expenses reduce net income to the levels listed above.

Resources Limits/Government Agency

Same as Medicaid.

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 1942; IF born 1943 and later, gradually rises from 65 to 67. In 2010, FRA for a person born in 1944 is when he/she reaches 66.

Income Limits

Earning limit for persons under 65 - \$14,160

Individuals FRA - no limit.

For persons under 65, for every \$2 earned over the limit, \$1 withheld from benefits.

A person who attains 66 in 2010 can earn up to \$37,680 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.

Resources Limits

None.

Government Agency

Social Security Administration 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.

Income Limits/Resources Limits

Government Agency

Same as SS Retirement Benefit.

Survivor Benefits

Benefits

Payments based upon work record of deceased.

Eligibility

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

Income Limits/Resources Limits

Government Agency

Same as SS Retirement Benefit.

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 \$1,057 + \$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; a car per household, home primary residence-, personal, household goods.

Government Agency

Social Security Administration 800-772-1213
www.socialsecurity.gov

Elderly Pharmaceutical Insurance Coverage (EPIC)

Benefits

Cuts prescription drug costs.

Eligibility

NYS residents 65+; must meet income guidelines. 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

Resources Limits

None.

Government Agency

EPIC Helpline 800-332-3742

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.

Eligibility/Income Limits/Resources Limits

None.

Government Agency

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

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

Elderly 60+, or disabled.

Income Limits

Each case reviewed individually.

Resources Limits

\$3,000 per household.

Note: Clients can own one vehicle of any value.

Government Agency

HRA Hotline 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.

Income Limits/Resources Limits

See eligibility.

Government Agency

For more information visit www.lifelinesupport.org or call customer service for your local phone company.

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.

Resources Limits

None.

Government Agency

NYC Dept. of Finance, SCRIE Hotline 212-487-6736 or 311. For Mitchell-Lama, call 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%. Renewable every second year.

Eligibility

Real estate owners, including cooperatives and condominium owners, 65+, who use the property as their primary residence. Those turning 65 anytime during year are eligible. Applicants can 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 \$37,399. Individuals can deduct documented unreimbursed medical and prescription expenses.

Resources Limits

None.

Government Agency

Call 311

www.nyc.gov/finance

School Tax Relief Exemption (STAR)

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 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 \$74,700. The average benefit reduces property tax approximately \$350 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 average benefit reduces property tax approximately \$200 a year.

Income Limits

See eligibility.

Resources Limits

None.

Government Agency

Call 311 or visit www.nyc.gov/finance.

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 \$600.

Eligibility

Low income homeowners and renters.

Income Limits

Monthly income: Individuals: \$2,030; Couples: \$2,657.

Resources Limits

None.

Government Agency

Call 311

Assemblymember
**LINDA B.
ROSENTHAL**
Invites You to Attend
West Side Seniors Day
at the
**AMERICAN
MUSEUM OF
NATURAL
HISTORY**
FRIDAY
JUNE 4, 2010
9:30 A.M.-1:00 P.M.

Please join Assemblymember Rosenthal on June 4 for a special visit to the American Museum of Natural History where you will enjoy a lecture from a member of the Museum staff, a self-guided tour of the Museum's latest exhibit *Race to the End of the Earth*, the IMAX movie *Mysteries of the Great Lakes*, and access to the 46 halls of the museum. Boxed lunch will be served.

ATTENDANCE IS LIMITED
PLEASE RSVP TO 212-873-6368
TO ATTEND
Special Guest
Manhattan Borough President
Scott Stringer

USE WESTON PAVILION ENTRANCE AT
79th STREET AND COLUMBUS AVE.

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