

# A SPECIAL REPORT FOR SENIOR CITIZENS from



Assemblymember  
**LINDA B.  
ROSENTHAL**

2011 Edition

This newsletter was printed on recycled paper.

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Dear Neighbor:

*I am pleased to present you with this brochure containing helpful information regarding programs and benefits available to seniors. I hope you find it useful as you navigate various services in New York State.*

*Over the course of the last five years, I have had the distinct pleasure of meeting many of you in person at events that I have sponsored and around the neighborhood.*

*It is part of my job as your full-time Assemblymember to provide these services and information to you to help ease the increased financial strain on all families, but particularly on senior citizens with fixed incomes, during this current economic downturn.*

*As you are well aware, New York State passed its first on-time budget in five years. I am happy to announce that the Assembly was able to fully restore Title XX funds and saved the City from cuts of \$25 million, to prevent the closure of 105 senior centers, including three within my district. This would have included the Jewish Association for Services for the Aged (JASA), which provides the only low-cost or free kosher meals to seniors in our neighborhood.*

*I will continue to work with my colleagues in the Assembly to protect essential services for senior citizens, and will also continue to provide you with access to as many free and/or low-cost services and programs as I can. In the future, I hope you will contact me or my staff with any questions, concerns or problems. We are always here to help.*

*As usual, I will be hosting the West Side Seniors Day at the American Museum of Natural History on Friday, June 10<sup>th</sup>. For more information and to RSVP (required), please see the invitation located on the back 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 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. 2011 Regular fare is \$2.25; 2011 Reduced Fare is \$1.10.

### Eligibility

Persons 65+ and disabled riders.

### Income Limits/Resource Limits

None.

### Government Agency

MTA NYC Transit 718-330-1234

<http://mta.info/nyct/fare/rfindex.htm>

## Access-A-Ride (AAR)

### Benefits (Note major changes this year.)

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 NYC Transit administers AAR; private carriers under contract to NYC Transit provide service.

### Eligibility

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

### Income Limits/Resource Limits

None.

### Government Agency

MTA NYC Transit 877-337-2017 or 311

<http://mta.info/nyct/paratran/guide.htm>

Note: Conditional eligibility for distance-feeder trips will be dropped off at a bus stop instead of destination, will pay bus fare and nothing for access-a-ride.

## Emergency Assistance for Adults (EAA)

### Benefits

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

### Eligibility

SSI-eligible or currently receiving SSI or those with dependent currently receiving SSI; with documented need for assistance.

### Income Limits/Resource 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. \$1,132 deductible for 1<sup>st</sup> through 60<sup>th</sup> day of hospitalization. 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 chronic renal disease.

### Income Limits/Resource 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 (\$115.40 or more for those with higher incomes or first filing in 2011) premium per month; \$162 yearly deductible.

### Eligibility/Income Limits/Resource 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 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 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 25<sup>th</sup> 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, 2011 to December 7, 2011.

### Income Limits/Resource Limits/ Government Agency

Same as Medicare Part A.

## Qualified Medicare Beneficiary (QMB)

### Benefits

Pays for Medicare premiums. It may also pay for coinsurance and deductibles if provider also accepts Medicaid.

### Eligibility

Persons age 65+ or disabled, who have low income and low resources. You must be eligible for Part A to qualify. Enrollment in Part A is not required.

### Income Limits/Resource Limits

Individuals: \$923/month; Couples: \$1,253/month

### Government Agency

Same as Medicare Part A.

## Specified Low-Income Medicare Beneficiary (SLMB)

### Benefits

Pays for Part B premiums only.

### Eligibility

Persons aged 65+ or disabled who have lower income and resources. Must be eligible for Medicare Part A, but enrollment is not required. Note: If you have income from working, you may qualify for SLMB benefits even if your income is higher than the limits below.

### Income Limits/Resource Limits

Individuals: \$1,103/month; Couples: \$1,477/month

Note: Income may not be more than 20% above the federal income poverty level. There are other programs that may help pay for all or some of the Medicare Part B premium: QI-1 and QWDI.

### Government Agency

Same as Medicare Part A.

## Medicaid Full Coverage

### Benefits (Note major changes this year.)

Comprehensive health care benefits, including coverage for hospitals, physician, 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: \$708/month; Couples: \$883/month

For families, blind, disabled or age 65+:

Individuals: \$767/month; Couples: \$1,117/month

Subject to Annual Resource Limits:

Individuals: \$13,800; Couples: \$20,100

Note: exempt from calculation are primary residence, car and some personal property.

### Government Agency

Human Resources Admin. 718-557-1399 or 877-472-8411  
<http://www.nyc.gov/html/hra/html/home/home.shtml>

## 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

For individuals with income levels higher than those for Medicaid. Must first apply for Medicaid, and be:

- 65 +; or
- A child under 21 years old; or
- A parent living with child under 21 years old; or
- An individual receiving disability income or determined disabled by Medicaid.

### Income Limits

Individuals: \$767/month; Couples: \$1,117/month

### Resource Limits

None for those who are not 65+, blind or disabled.

### 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 1937, if born 1943 or later, gradually rises from 65 to 67. In 2011, 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 FRA, for every \$2 earned over the limit, \$1 withheld from benefits.
- A person who is 66 years old in 2011 can earn up to \$37,680 with no loss of benefits.
- In the year that 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.

### Resource 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/Resource Limits

### Government Agency

Same as SS Retirement Benefit.

## Survivor Benefits

### Benefits

Payments based upon work record of deceased.

### Eligibility

Widow/widower over the age of 60, or over the age of 50 and disabled.

### Income Limits/Resource Limits

### Government Agency

Same as SS Retirement Benefit.

## 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 low income and resources. Must be a U.S. citizen 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 and household goods.

### Government Agency

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

## Elderly Pharmaceutical Insurance Coverage (EPIC)

### Benefits (Note major changes this year.)

Expands Medicare Part D premium assistance for prescription drug coverage. Note: Beginning July 1, 2011, EPIC deductible credit is eliminated. Beginning January 1, 2012, EPIC will have no fees or deductibles and will be Part D premiums for those who meet income standards. EPIC will provide secondary coverage for prescription drugs when an enrollee reaches the Medicare Part D coverage gap (“donut hole”).

### Eligibility

NYS residents, 65+, who meet income limits. Must be enrolled in Medicare Part D.

### Income Limits

Fee Plan: Single: \$23,000 or less; Married: joint income \$29,000 or less.

### Resource Limits

None.

### Government Agency

EPIC Helpline: 800-332-3742

## www.nydoctorprofile.com

### Benefits

Website created by the NYS Department of Health, which provides information on 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. If you prefer to speak to a customer service representative, a toll-free phone number is listed below.

### Eligibility/Income Limits/Resource 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

Over the age of 60, or disabled persons.

### Income Limits

Each case reviewed individually.

### Resource Limits

None.

Note: clients can own one vehicle of any value.

### Government Agency

New York City Human Resources Department: 877-472-8411  
www.nyc.gov/hra

## Lifeline Telephone Service

### Benefits

Reduces cost of basic telephone service to as little as \$1 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/Resource Limits

See eligibility.

### Government Agency

None. For more information visit www.lifelinesupport.org or call the customer service line for your local phone company.



## Senior Citizen Rent Increase (SCRIE)

### Benefits

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

### Eligibility

Persons over the age of 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.

### Resource Limits

None.

### Government Agency

New York City Department of Finance: 311.

[http://www.nyc.gov/html/dof/html/property/property\\_tax\\_reduc\\_individual.shtml](http://www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml)

For Mitchell-Lama, contact the Department of Housing Preservation and Development: 212-863-8494

## Senior Citizens Homeowners Exemption (SCHE)

### Benefits

Sliding scale real estate tax exemption of 5% to 50%. Renewals not required for 2011-2012 tax year.

### Eligibility

Real estate owners, including cooperatives and condominium owners, over the age of 65, who use the property as their primary residence. Those turning 65 anytime during the year are eligible. Applicants can apply by March 15<sup>th</sup> to qualify for benefits for the following July 1<sup>st</sup> billing period. Those who are eligible for SCRIE are not eligible for SCHE. Those who qualify for SCHE automatically receive the Enhanced STAR exemption.

### Income Limits

Combined total income for all owners from all sources must be less than \$37,400. Individuals can deduct documented un-reimbursed medical and prescription expenses.

### Resource Limits

None.

### Government Agency

New York City Department of Finance: 311

[http://www.nyc.gov/html/dof/html/property/property\\_tax\\_reduc\\_individual.shtml](http://www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml)

## School Tax Relief Exemption (STAR)

### Benefits

Provides property tax exemption (also known as home-stead exemption) for all NYS homeowners. Basic STAR available to anyone who owns and lives in his or her own home and earns less than \$500,000. Enhanced STAR is available to seniors meeting requirements below.

### Eligibility

Enhanced STAR: Seniors 65+ who own and live in a one, two or three family home, condo, or coop. Average benefit reduces property tax approximately \$400/year.

### Income Limits

Must show that income in 2009 was not greater than \$79,050.

### Resource Limits

Beginning July 2011, annual adjusted gross income must be \$500,000 or less.

### Government Agency

New York City Department of Finance: 311

[http://www.nyc.gov/html/dof/html/property/property\\_tax\\_reduc\\_individual.shtml](http://www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml)

## Home Energy Assistance Program (HEAP)

### Benefits

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

Renters: \$40 or \$50 depending on whether heat is included.

Homeowners: up to \$600 based on type of fuel used.

### Eligibility

Low-income homeowners and renters.

### Income Limits

Monthly Income: Individuals: \$2,129; Couples: \$2,784.

### Resource Limits

None for regular benefit.

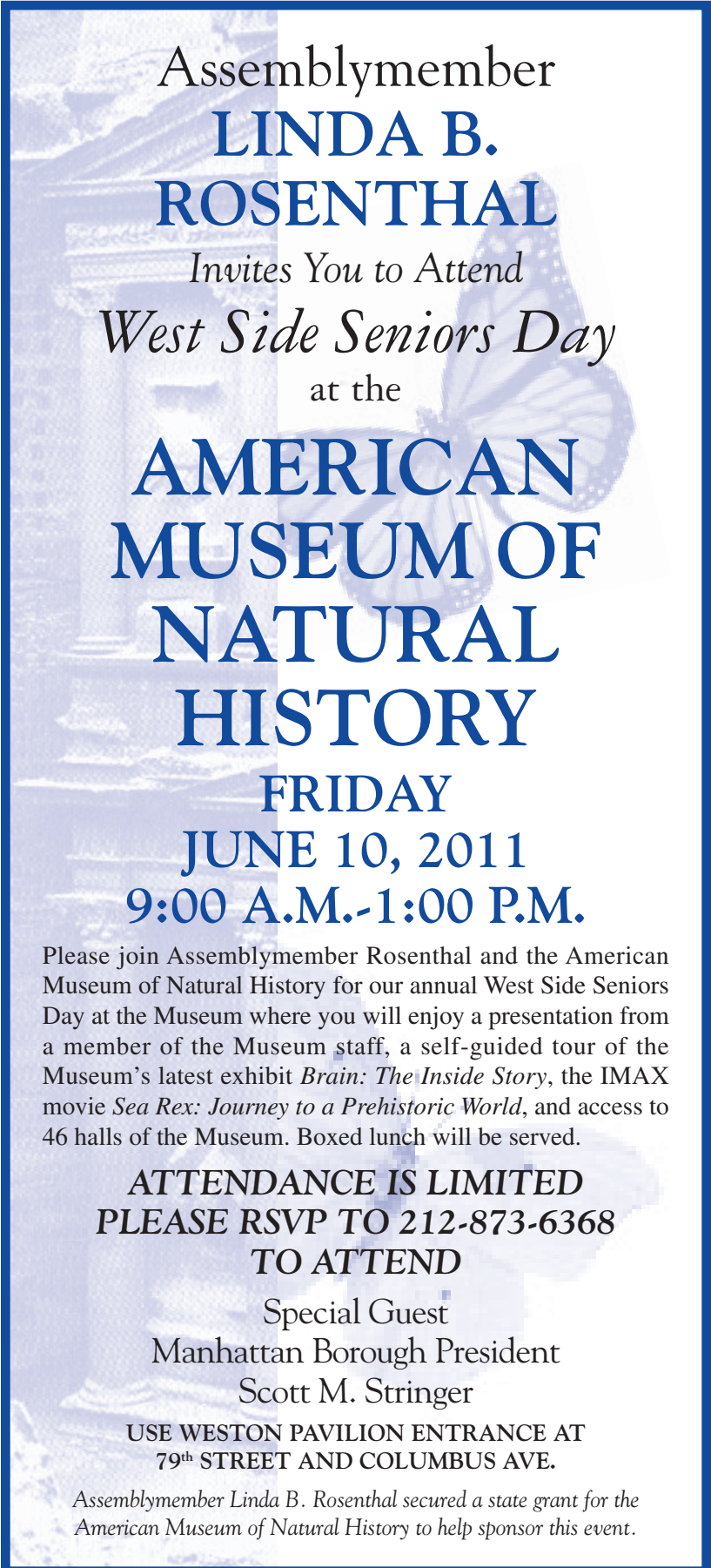
Emergency benefit: if your heat has been or is about to be shut off. Less than \$2,000 if no member of household is 60+, or less than \$3,000 if any member of household is 60+.

### Government Agency

OTDA

NYS HEAP Hotline at 800-342-3009

<http://www.otda.state.ny.us/programs/heap/program.asp#income>



Assemblymember  
**LINDA B.  
ROSENTHAL**  
*Invites You to Attend*  
*West Side Seniors Day*  
at the  
**AMERICAN  
MUSEUM OF  
NATURAL  
HISTORY**  
**FRIDAY**  
**JUNE 10, 2011**  
**9:00 A.M.-1:00 P.M.**

Please join Assemblymember Rosenthal and the American Museum of Natural History for our annual West Side Seniors Day at the Museum where you will enjoy a presentation from a member of the Museum staff, a self-guided tour of the Museum's latest exhibit *Brain: The Inside Story*, the IMAX movie *Sea Rex: Journey to a Prehistoric World*, and access to 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 M. Stringer

USE WESTON PAVILION ENTRANCE AT  
79<sup>th</sup> STREET AND COLUMBUS AVE.

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