

ASSEMBLYMEMBER LINDA B. ROSENTHAL

A SPECIAL REPORT FOR OLDER ADULTS

2026 EDITION

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Dear Neighbor,

I am pleased to present you with this newsletter containing helpful information on programs and benefits available to older adults.

As Chair of the Assembly Committee on Housing, I worked hard to ensure the passage of legislation in this year's state budget that raises the income limits for the Senior Citizen Rent Increase Exemption program, as well as the Senior Citizen Homeowners Exemption program from $50,000 to $75,000, effective July 1, 2026. These vital programs have helped to keep New York more affordable for thousands of older New Yorkers. If you need assistance applying for these benefits, please do not hesitate to stop by or contact my office.

On July 4, 2025, the U.S. President signed into law a measure that dramatically reshapes Medicaid and food benefits as we know it. West Siders and New Yorkers enrolled in either of those programs should check the sections on new eligibility and re-certification requirements to retain their benefits.

At this time, it is unclear how the federal government's changes to Medicare Part D will impact older New Yorkers; as of January 1, 2027, the Trump Administration will end a subsidy program that helped lower the cost of prescription drugs for millions of Americans.

I assure you that I will continue to champion the needs of my constituents during this uncertain period.

Sincerely,

Linda Rosenthal

Linda B. Rosenthal
Member of Assembly

Senior Citizen Rent Increase Exemption (SCRIE)

Benefits: Relief from obligation to pay rent increases; landlord is compensated by reduction in property taxes.

Eligibility: Persons aged 62 or older, who live in rent-controlled, Mitchell-Lama, rent-stabilized or HDFC apartments, and whose rent is one-third or more of their monthly household income—not including air conditioning, auxiliary services, and utility charges. Renewal form will be mailed to applicant approximately 60 days before benefit ends.

Income Limits: As part of the 2026-2027 budget, we in the New York State Legislature voted to raise the SCRIE and Disability Rent Increase Exemption income limits from $50,000 to $75,000. Combined total household income from all sources must be $75,000 or less, including Social Security income.

Resource Limits: None.

Government Agency: New York City Department of Finance: 311; http://nyc.gov/rentfreeze. For Mitchell-Lama and HDFC, contact the Department of Housing Preservation and Development: 212-863-8494; www.nyc.gov/site/hpd/services-and-information/scrie.page

Senior Citizen Homeowners Exemption (SCHE)

Benefits: Sliding scale property tax exemption of 5% to 50%.

Eligibility: Owners of one-, two-, three-family homes, condominiums, or cooperative apartments, who are or turn 65 the same calendar year they apply, and who use the property as their primary residence. Applicants must apply by March 15th 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 automatically receive the Enhanced STAR exemption. Must be renewed every two years.

Income Limits: Combined total income for all owners from all sources must be $75,000 or less. Individuals can deduct documented un-reimbursed medical and prescription expenses.

If you are interested in receiving my e-newsletter, which includes information about upcoming events and important issues in the district and in Albany, please send an email to rosenthall@nyassembly.gov.

Resource Limits: None.

Government Agency: New York City Department of Finance: 311; https://www1.nyc.gov/site/finance/property/landlords-sche.page

Reduced Fare OMNY

Reduced Fare OMNY may be used:

- On the subway and local buses: Anytime
- On express buses: Anytime except weekday rush hours, from 6-10 am and 3-7 pm.
- On the Long Island Rail Road and Metro-North: Anytime except weekday morning rush hours to NYC terminals, from 6-10 am.

Benefits: Reduced Fare OMNY automatically deducts correct reduced fare and allows you to transfer for free between MTA NYC Transit subways and buses. 2026 regular fare is $3.00; 2026 reduced fare is $1.50.

Eligibility: Persons 65+ and riders with disabilities.

Income Limits/Resource Limits: None.

Government Agency: MTA NYC Transit: 718-330-1234 ; https://www.mta.info/fares-tolls/subway-bus/reduced-fare/omny

Home Energy Assistance Program (HEAP)

Benefits: Yearly grant or energy credit, depending on income, household type and size, and type of fuel used. Renters: $45 or $50 if heat is included in rent. Homeowners: up to $900 based on gross income and type of fuel used. Eligible individuals living in government subsidized housing or a group home if heat is included in rent: $21.

Eligibility: Low-income homeowners and renters, people who receive SNAP benefits, temporary assistance, Code A SSI, or live in government subsidized housing.

Income Limits: Monthly Income: Individuals: $3,473; Couples: $4,542.

Resource Limits: None for regular benefit.

Government Agency: OTDA: NYS HEAP Hotline at 800-342-3009; https://otda.ny.gov/programs/heap/

Cooling Assistance:

Benefits: One cooling assistance benefit per applicant household for the purchase and installation of an air conditioner or a fan to help your home stay cool. Must not have a working air conditioner or the air conditioner is at least five years old. Must not have received a HEAP-funded air conditioner within the past five years.

Income Limits/Resource Limits/Government Agency: Same as above.

Medicare Part A Hospital Insurance Program

Benefits: Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care, and hospice. $1,736 deductible for 1st through 60th day of hospitalization. Escalating 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 end-stage renal disease or amyotrophic lateral sclerosis (Lou Gehrig's Disease).

Income Limits/Resource Limits: None.

Government Agency: Social Security Administration: 800-772-1213; HIICAP: 212-602-4180; https://www.medicare.gov

Medicare Part B Supplemental Medical Insurance

Benefits: Optional; if you are covered by employer plan, delay has no cost. Without work-based insurance, enrollment period and lifelong penalties will accrue; partial coverage (80% of approved fee) for most doctor services, outpatient therapy, durable medical equipment, and most preventive services; $202.90 premium per month; $283 yearly deductible.

Eligibility/Income Limits/Resource Limits: None.

Government Agency: Same as Medicare Part A.

Medicare Part D Prescription Drug Coverage

Benefits: Optional coverage of both brand name and generic prescription drugs at participating pharmacies. It provides protection for people who have 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 coverage, regardless of income, 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 25th month of cash disability payments. If you don't sign up when you first become eligible, you may be charged a penalty. Open enrollment period for those who did not enroll upon becoming eligible is from October 15, 2026 to December 7, 2026.

Income Limits/Resource Limits/Government Agency: Same as Medicare Part A.

Elderly Pharmaceutical Insurance Coverage (EPIC)

Benefits: Expands Medicare Part D premium assistance for prescription drug coverage. EPIC covers all prescription drug coverage costs; enrollees pay no more than a $20 co-payment for each prescription.

Eligibility: NYS residents, 65+, who meet income limits. Must be enrolled in Medicare Part D and cannot be receiving full Medicaid. Government Eligibility & Income: EPIC helps pay the Medicare Part D drug plan premiums for members with income up to $23,000 if single, or $29,000 if married. Higher income members are required to pay their own Part D premiums, but EPIC provides premium assistance by lowering their EPIC deductible. EPIC has two plans based on income. The Fee Plan is for members with incomes up to $20,000 if single, or $26,000 if married. The Deductible Plan is for members with incomes ranging from $20,001 to $75,000 if single, or $26,001 to $100,000 if married.

Agency: EPIC Helpline: 800-332-3742; https://www.health.ny.gov/health_care/epic/

Supplemental Nutrition Assistance Program (SNAP) (Formerly Food Stamps)

Benefits: Monthly allotment of benefits through a debit card system for purchasing food items; dollar value depends on household size and income. To combat skimming, new EBT cards with microchips and tap-to-pay technology will be issued in early 2027.

Eligibility: Based on income, family size, and household composition.

Income Limits: Monthly Gross Income for Households with Elderly or Disabled Member and Households with Dependent Care Expenses: $2,608 for one-member households, $3,525 for two-member households.

Resource Limits: None, unless anyone in the household has been sanctioned or disqualified from SNAP, then resources may not exceed $2,000.

Note: Clients may own one vehicle of any value. As of March 1, 2026, the federal government is requiring enrollees between the ages of 18 and 64 who are able to work and without a child under the age of 14, to volunteer or work 80 hours a month in order to be eligible for SNAP benefits.

Government Agency: NYS Office of Temporary Disability Assistance: 311; 800-342-3009; Human Resources Administration: 718-557-1399; https://otda.ny.gov/programs/snap/

New York State Physician Profile

Benefits: Website created by the NYS Department of Health to provide information about 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.

Government Agency: NYS Department of Health: 888-338-6999, Mon. through Fri., 8 am to 5 pm; https://www.nydoctorprofile.com

Medicaid Full Coverage Benefits

Benefits: Comprehensive health care benefits, including coverage for hospitals, physicians, 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: $1,836/month; Couples: $2,489/month; For families, blind, disabled, or age 65+: Individuals: $1,836/month; Couples: $2,489/month. Subject to Annual Resource Limits: Individuals: $33,038; Couples: $44,796. Note: Exempt from calculation are primary residence, car, and some personal property.

Note: Starting January 1, 2027, per new rules at the federal level, certain adults aged 19 to 64 must work or volunteer 80 hours a month to remain eligible for Medicaid benefits.

Also starting on January 1, 2027, a new federal law requires that that Medicaid enrollees re-certify their benefits every 6 months instead of every 12.

Government Agency: Human Resources Administration: 718-557-1399 or 888-692-6116; https://www.health.ny.gov/health_care/medicaid/

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: 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. Must first apply for Medicaid, and be:

- 65+; or
- A child under 21 years old; or
- A parent living with a child under 21 years old; or
- Pregnant; or
- Certified blind or disabled.

Income Limits: Individuals: Above $1,836/month; Couples: Above $2,489/month.

Resource Limits: Individuals: $33,038; Couples: $44,796.

Government Agency: Same as Medicaid. Note: Anyone interested in Medicaid is encouraged to apply through NY State of Health, the official health plan marketplace. Call 855-355-5777 or visit https://www.health.ny.gov/health_care/medicaid/excess_income.htm

Lifeline Telephone Service

Benefits: This is a federal program that offers a monthly benefit of up to $9.25 toward phone or internet services for eligible subscribers.

Eligibility: Persons with an income at or below 135% of the federal Poverty Guidelines or who are eligible to receive assistance benefits from Medicaid, SNAP, SSI, Veterans Pension and Survivors Benefit Programs, Federal Public Housing Assistance or Tribal Programs.

Income Limits/Resource Limits: See eligibility.

Government Agency: Federal Communications Commission: https://www.fcc.gov/general/lifeline-program-low-income-consumers. Visit www.lifelinesupport.org, email LifelineSupport@usac.org, or call 800-234-9473.

Temporary Assistance (TA)

Benefits: Cash payments for low-income individuals and families in emergencies to help cover expenses for up to 60 months.

Eligibility: Must be in an emergency situation or receiving SSI. Examples of emergencies include homelessness, lack of food or hot water, imminent eviction, or utility shut off, or if you or someone in your family was a victim of a crime.

Income Limits/Resource Limits: Same as SSI.

Government Agency: OTDA: 311; New York State Temporary Assistance Hotline: 800-342-3009; https://otda.ny.gov/programs/temporary-assistance/

Access-A-Ride (AAR)/MTA

Benefits: Provides transportation for people with disabilities who are unable to use public bus or subway service. Provides trips to and from fixed-route MTA NYC Transit bus or subway stops – for people able to walk or wheel between one and five blocks. MTA NYC Transit administers AAR; private carriers under contract with NYC Transit provide service.

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

Income Limits/Resource Limits: None.

Government Agency:
MTA NYC Transit: 877-337-2017 or 511;
https://new.mta.info/accessibility/paratransit

School Tax Relief Exemption (STAR)

The School Tax Relief (STAR) program offers property tax relief to eligible New York State homeowners.

If you are eligible and enrolled in the STAR program, you will receive your benefit each year in one of two ways:

STAR Credit Check (New York State): If you are registered for the STAR credit, the State Tax Department will send you a STAR check in the mail each year. You can use the check to pay your school taxes. You can receive the STAR credit if you own your home, and it is your primary residence and the combined income of the owners and their spouses is $500,000 or less.

Government Agency: https://www.tax.ny.gov/pit/property/star/eligibility.htm

STAR Exemption (New York City): A reduction on your school tax bill. If you've been receiving the STAR exemption since 2015, you can continue to receive it for the same primary residence. As long as you remain eligible, you'll see a reduction on your school tax bill for the amount of your STAR exemption. Note: The STAR exemption is no longer available to new homeowners.

Income Limits: Basic STAR: $500,000 or less for STAR credit; $250,000 or less for STAR exemption. Enhanced STAR: $110,750 or less for 2026, $113,550 or less for 2027.

Government Agency: New York City Department of Finance: 311; https://www.nyc.gov/site/finance/property/landlords-star.page

Social Security Retirement Benefits

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

Eligibility: If you were born in 1954 or earlier, you are already eligible for your full Social Security benefit. If you were born between 1955 and 1960, the age at which full retirement benefits are payable increases gradually to age 67.

Year of Birth	Full Retirement Age	Year of Birth	Full Retirement Age
1943-1954	66	1959	66 and 10 months
1955	66 and 2 months	1960 and later	67
1956	66 and 4 months	Note: People born on Jan. 1 of any year should refer to previous year.	
1957	66 and 6 months		
1958	66 and 8 months		

Income Limits:

- No limit for persons who have reached full retirement age (FRA).
- For persons who have not reached FRA: $23,400.
- For persons under FRA for the entire year, for every $2 earned over the limit, $1 will be withheld from benefits.

Resource Limits: None.

Government Agency: Social Security Administration: 800-772-1213; www.ssa.gov

Disability Benefits

Payments based upon sufficient work prior to onset of disability.

Eligibility: Person with a disability of any age, with an impairment that is expected to keep them out of a customary occupation for a minimum of one year or result in death. Must have worked at least five out of the last ten years.

Income Limits/Resource Limits: None.

Benefit Limits: For individuals: $1,690/month. For blind individuals: $2,830/month.

Government Agency: Same as SS Retirement Benefits.
https://www.ssa.gov/benefits/disability/

Survivor Benefits

Payments based upon work record of deceased.

Eligibility: Widowed & aged 60+, widowed of any age & caring for child under the age of 16 or has a disability and receiving child's benefits. Minors under 18 (or 19 attending school) minor children under age 18 or a dependent of the deceased or divorced spouses provided marriage lasted 10+ years.

Income Limits/Resource Limits/Government Agency: Same as SS Retirement Benefits.
https://www.ssa.gov/survivorplan

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 limited income and resources. Must be a U.S. citizen or lawfully admitted permanent resident prior to August 22, 1996.

Benefit Limits: Individuals living alone: $994
Couples: $1,491

Resource Limits: Individuals: $2,000
Couples: $3,000

Exemptions: $1,500 per individual for burial fund, one car per household, home primary residence, life insurance policies with face value of $1,500 or less, personal and household goods, burial spaces for self and immediate family.

Government Agency: Same as SS Retirement Benefits.
https://www.ssa.gov/ssi

Medicare Savings Program (MSP)

The Medicare Savings Program (MSP) is a Medicaid-administered program that can help people with limited income pay for their Medicare premiums. Depending on your income, the MSP may also pay for other cost-sharing expenses.

When you enroll in an MSP, you will also automatically get Extra Help, the federal program that helps pay most of your Medicare prescription drug (Part D) plan costs.

There are two benefit levels. Each has a different income eligibility limit.

- **Qualified Medicare Beneficiary (QMB)** pays the Medicare Part A premium for people who do not have enough work history to get premium free Part A. QMB also pays the Part B premium, deductibles, coinsurance and copayment. Medicaid-eligible people who qualify for QMB cannot be charged Medicare co-pays. Income Limits:

	Income at or Below 138% FPL
Single	$1,836 per month
Couple	$2,489 per month

- **Qualified Individual (QI)** pays the Medicare Part B premium. Income Limits:

	Income Below 186% FPL
Single	$2,474 per month
Couple	$3,355 per month

Both programs pay for the Part B Medicare Premium. If qualified, you will no longer have this premium amount deducted from your Social Security benefit.

Resource Limits: None. Many Medicare beneficiaries who may not qualify for Medicaid because of excess resources can qualify for an MSP.

Government Agency:

https://www.health.ny.gov/health_care/medicaid/programupdate/savingsprogram/medicaresavingsprogram.htm

Resources for Dementia Care

Ten Centers of Excellence for Alzheimer's Disease serve as regional experts for the diagnosis and management of Alzheimer's Disease and related dementias (ADRD). They provide integrative, comprehensive and coordinated medical services for people with ADRD, management and treatment, referrals, promote the benefits of participation in research and referral to clinical trials, support for primary care and specialty physicians and promote early detection and diagnosis.
For more information about care options visit:
https://www.health.ny.gov/diseases/conditions/dementia/help.htm

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A SPECIAL REPORT FOR OLDER ADULTS



ASSEMBLYMEMBER LINDA B. ROSENTHAL
invites you to attend West Side Seniors Day at the

AMERICAN MUSEUM OF NATURAL HISTORY

FRIDAY, OCTOBER 30, 2026 • 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 exhibits, **a show at the Planetarium,** and **access to 45 halls of the Museum**. Boxed lunch will be served.

ATTENDANCE IS LIMITED! PLEASE RSVP TO **212-873-6368** OR EMAIL **ROSENTHALL@NYASSEMBLY.GOV TO ATTEND**

USE ENTRANCE ON WEST 81ST STREET BETWEEN CENTRAL PARK WEST AND COLUMBUS AVENUE

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

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