

Rent relief

The New York State Division of Housing and Community Renewal (DHCR) Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE) programs may apply in certain New York State communities where rent regulation is in effect. Local offices for the aging and housing offices may have information on these and other rent assistance programs.

Help at home

■ **Expanded In-home Services for the Elderly Program (EISEP).** The program helps the elderly, ages 60 and up, who want to live at home but need help with everyday activities, such as dressing, bathing, shopping and cooking. The goal of this program is to improve access to, and increase the availability of, appropriate and non-medical support services for older adults who are not Medicaid eligible. NY Connects can help you find service providers in your community. Visit nyconnects.ny.gov or call **800-342-9871** for more information.

■ **Home care.** Our community health care agencies offer a wide range of in-home care services to meet your individualized needs. Payment may be covered by Medicare or Medicaid, depending on a doctor's recommendation and your age and income. If you have other health insurance, contact your insurance agent or examine your policy for possible home care coverage.

For information on how you can obtain home care services, call your local office for the aging or county health department. There is a variety of different home health care providers, and the cost of these services can vary.



Protective services

More and more senior citizens are living independently. Unfortunately, some elderly New Yorkers are in poor health and need assistance. If you are concerned that an elderly friend, relative or neighbor is living at risk alone, contact your county department of social services for help. The department will send someone to visit and assess the situation firsthand to determine what kind of help is needed.



Tax relief

To provide tax relief for residents age 65 and older, New York has taken action on several fronts. The following programs may help ease your tax burden:

■ **The real property tax exemption.** You may be eligible to have your real property tax bill cut in half. This 50 percent exemption is offered as a local option to homeowners age 65 and older whose annual income is within specified guidelines. To find out if this exemption and others are in effect in your locality and what the eligible income levels are, contact your local assessor's office.

■ **The property tax credit.** This real property tax credit may be available to homeowners and renters with a gross annual household income of \$18,000 or less, or who pay \$450 or less in rent. To obtain this tax relief (up to \$375 depending on income), you must submit claim form IT-214 to the state Department of Taxation and Finance. You will not automatically receive this credit; you must file for it. Remember, you don't have to pay state income taxes in order to receive the credit. Visit tax.ny.gov/pit/credits/real_property_tax_credit.htm for more information.

■ **Income tax exemption for retirement income.** Tax law exempts qualified retirement pension and annuity income up to \$20,000 per person per year from state income taxes. You must be over the age of 59 ½ or turn 59 ½ during the tax year to qualify. Visit tax.ny.gov/pit/file/information_for_seniors.htm to learn more.

Important Contacts

Social Security

800-772-1213
TTY: 800-325-0778
ssa.gov

Medicare

800-MEDICARE (633-4227)
TTY: 877-486-2048
medicare.gov

Department of Public Service

800-342-3377
dps.ny.gov/ask-psc

NYS Division of Housing and Community Renewal

hcr.ny.gov

New York Connects

800-342-9871
nyconnects.ny.gov

NYS Medicaid Helpline

800-541-2831
health.ny.gov/health_care/medicaid

Dear friend,
This brochure lists some of the special services available to senior citizens in New York State.



I hope you find this information useful. If you have questions that are not answered here, please contact the federal, state or local agency administering the program. If you're not sure which agency to turn to or if you run into any problems in your search for assistance, please don't hesitate to contact my office.

Sincerely,

Speaker of the Assembly
Carl E. Heastie

District Office
250 Broadway, Suite 2301
New York, NY 10007
212-312-1400

Albany Office
Room 932, LOB
Albany, NY 12248
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A guide to Senior Citizen Programs in New York State



Courtesy of:
Speaker of the Assembly
Carl E. Heastie

Other available programs

■ **Social Security.** Social Security is a form of retirement insurance administered by the federal government. Under this program, workers who retire at age 62 and older or are disabled can receive monthly cash benefits based on previous earnings. These benefits are also available to their dependents or survivors. For more information or to apply, visit your local Social Security office.

■ **Food stamps.** The Food Stamp Program – known federally as the Supplemental Nutrition Assistance Program (SNAP) – encourages those on fixed incomes to maintain healthy nutritional practices. Recipients get an electronic benefit card, similar to a debit or credit card, to use for purchases in authorized stores and farmers markets. To find out how to obtain SNAP benefits, call your local social services office.

■ **Nutrition.** Healthy, nutritious and balanced meals are served in community centers throughout the state to people age 60 and older. No one is refused because of inability to pay. If you can't get to a community dining site on your own, ask your local office for the aging about transportation.

Home-delivered meals may also be available. You can visit mealsonwheelsamerica.org for more information on delivery in your area.

Eligible seniors can apply for a booklet of coupons to buy fresh and unprocessed fruits and vegetables at participating farmers markets and farm stands. For more information, contact your local office for the aging or visit aging.ny.gov/local-offices.

■ **Supplemental Security Income.** Social Security and Supplemental Security Income (SSI) are not the same. You may receive both Social Security and SSI benefits if your Social Security benefits are below a certain level.

You may qualify for Social Security Disability Insurance (SSDI), payable to blind or disabled workers, widow(er)s or adults disabled since childhood who are otherwise eligible. You may also qualify for SSI disability benefits payable to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements and are otherwise eligible. Apply at your local Social Security office.

■ **Home Energy Assistance Program (HEAP).** HEAP can help eligible New Yorkers heat and cool their homes. Eligibility is determined by your annual income and household size. For more information visit otda.ny.gov/programs/heap, contact your local office for the aging or call the New York State Office of Temporary and Disability Assistance at 800-342-3009.

■ **Lifeline.** Lifeline is a federal program that offers a monthly discount to qualified low-income customers. If you qualify for the Lifeline discount, you can save at least \$9.25 per month on your Verizon Wireless monthly bill. Visit verizonwireless.com/solutions-and-services/lifeline for an application and more information.

■ **Protection for utility consumers under the Home Energy Fair Practices Act (HEFPA).** The HEFPA offers some protections for elderly New Yorkers who are behind on payment and at risk for service termination. You may be able to pay off an old bill under a "deferred payment agreement" or get assistance from the local social services office. If your service provider is aware that you and all adults living with you are 62 or older, blind or disabled, and all remaining household residents are 18 or younger, it must make special attempts to contact you by phone or in person at least three days before a scheduled service shut-off. During the cold weather period of Nov. 1 to April 15, your service provider must make a special effort to determine if shutting off your heat-related service will cause a problem to your health and safety or that of a household member. If you can't reach an agreement with your utility provider, New York State's Public Service Commission (PSC) can help. Call the PSC hotline at 800-342-3355.

■ **Reduced fares on public transportation.** If there is public transit operating in your locality, it is likely that there are reduced fares for senior citizens. In some cases, this fare reduction may only be offered during specific time periods. In other cases, there may be no restrictions at all. Call your local transportation authority or local office for the aging for more information.



Medicare

Medicare is a federal health insurance program for people 65 and older. People younger than 65 with certain disabilities are also eligible, including those with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS). Medicare is run by the Centers for Medicare and Medicaid Services, although you can apply through Social Security.

■ **Medicare Part A (hospital).** Part A helps pay for inpatient care in a hospital or skilled nursing facility after a hospital stay, nursing home care (as long as custodial care isn't the only care you need), some home health care and hospice care.

■ **Medicare Part B (medical).** Part B offers supplemental medical insurance to pay part of doctor fees, outpatient hospital services and other medical items and services not covered by Part A. Part B insurance is optional. If you are getting Social Security when you turn 65, you are automatically enrolled in both Medicare Part A and Part B. If not, you need to apply for Medicare three months before you turn 65. If you miss the initial enrollment period, you may apply in January, February or March of any calendar year, but premiums will be more expensive. For those who continue to work and are covered by their employer's health insurance, there is a special enrollment period upon retirement.

■ **Medicare Part C: Private plans.** Part C, or private Medicare Advantage Plans, gives people with Parts A and B an option to have all of their Medicare-covered health care under one umbrella. Many plans offer extra coverage, like vision, hearing, dental and/or health and wellness programs. Most include Part D Medicare prescription drug coverage.

■ **Medicare Part D.** Part D provides prescription drug coverage for everyone with Medicare. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. The annual open enrollment period for these stand-alone prescription drug plans (PDPs) is Oct. 15 - Dec. 7. Visit medicare.gov/plan-compare/. Enrollment for most people is voluntary, although there is a permanent premium penalty for those who delay enrollment and do not have drug coverage that is at least comparable to the Part D standard coverage.



EPIC

Elderly Pharmaceutical Insurance Coverage (EPIC) is a prescription program for income-eligible seniors 65 and older that provides secondary coverage for Medicare Part D-covered drugs purchased after any Part D deductible is met. It also covers many Medicare Part D-excluded drugs, like prescribed vitamins and cold and cough medications. EPIC copayments range from \$3 to \$20 based on the cost of the drug. EPIC also provides premium assistance for Medicare Part D plans to income-eligible seniors. To qualify, single individuals should have an annual income below \$75,000 and married individuals should have a combined income below \$100,000. For more information on enrolling in and using EPIC, visit health.ny.gov/health_care/epic or call the toll-free EPIC Helpline at 800-332-3742 (TTY: 800-290-9138).

Medicaid

Medicaid is a program for New Yorkers who can't afford to pay for medical care, including the medical expenses of those 65 and older, those who are blind or disabled and are eligible for Supplemental Security Income (SSI) or those who need help paying for their medical needs. Medicaid, unlike Medicare, pays for long-term health care for eligible individuals. It may also pay the cost of Medicare Part B and other private health insurance. Unlike Medicare, Medicaid is a federal/state medical assistance program administered by counties in New York State. Visit the New York Health Exchange at nystateofhealth.ny.gov or contact your local office for the aging for more information.