



Assemblywoman Stacey Pheffer Amato

A MESSAGE FOR OUR SENIORS

2018 Edition

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 1937 or earlier; IF born 1943 and later, gradually rises from 66 to 67. In 2018, FRA for a person born in 1954 is when he/she reaches 66.

Income Limits:

Earning limit for persons under 66: \$17,040; Individuals FRA – no limit. For persons under FRA, for every \$2 earned over the limit, \$1 withheld from benefits.

A person who attains 66 in 2017 can earn up to \$45,360 (pre FRA) 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: 1-800-772-1213; www.ssa.gov

Survivor Benefits

Benefits:

Payments based upon work record of deceased.

Eligibility:

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

**Income Limits /
Resource Limits /
Government Agency:**

All same as SS Retirement Benefit.

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: None.

Resource Limits: None.

Government Agency:

All 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.

Monthly Payment Amounts (with no other income):

Individuals living alone: \$837

Couples: \$1,229

Individuals living with others: \$773

Couples: \$1,171

Individuals living in another household: \$523, Couples: \$796

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
1-800-772-1213; www.ssa.gov

Medicare Part A: Hospital Insurance Program

Benefits:

Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care, and hospice. \$1,340 deductible for each benefit period. \$0 co-insurance 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 certain terminal illnesses or disabilities.

Income Limits: None.

Resource Limits: None.

Government Agency:

Medicare: 1-800-633-4227

www.medicare.gov

HIICAP: 1-212-341-3978

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; \$134 (\$187.50 or more for those with higher incomes or first filing in 2016) premium per month; \$183 yearly deductible.

Eligibility:

- A person age 65 or over who is not entitled to premium-free Part A must meet the following requirements to be entitled to Part B.
- He or she must be a U.S. resident and either a citizen or an alien who has been lawfully admitted for permanent residence with 5 years continuous residence in this country at the time of filing.
- Individuals who are not eligible for automatic enrollment, or who previously refused Part B, or who terminated their Part B enrollment, may enroll (or re-enroll) in Part B only during prescribed enrollment periods.

Income Limits: None.

Resource Limits: None.

Government Agency:

Medicare: 1-800-633-4227

www.medicare.gov

HIICAP: 212-602-4180

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 October 15, 2018 to December 7, 2018.

Income Limits: None.

Resource Limits: None.

Government Agency:

Social Security Administration
1-800-772-1213
www.medicare.gov
HIICAP: 212-602-4180

Elder Abuse

As the elderly population increases, elder abuse and other crimes against older persons are on the rise. It's important that you know how to recognize elder abuse and how to get help if you're being abused or you suspect someone you know is being abused. It's also important to not be a "silent" victim if you're ever robbed, mugged, or taken advantage of through a scam or other type of fraud. You should report these crimes so law enforcement can track down the perpetrators. Additionally, you should seek support services to help you cope with their psychological impact, as well as your safety and financial concerns.

Forms of Abuse:

Emotional: causing mental anguish and despair by name calling, or by insulting, ignoring, threatening, isolating, demeaning, and controlling behavior.

Financial: illegally or unethically exploiting an older person through use of his/her cash, credit cards, funds or other assets without permission or through coerced permission.

Physical: slapping, bruising, coercing (including sexual coercion), cutting, burning, or forcibly restraining an older person.

Neglect: refusing or failing to carry out caretaking responsibilities (e.g., withholding food, medicine, glasses, or dentures); also, abandoning a dependent older person.

Where to get help:

Call 311 and ask for the Department for the Aging's **Elderly Crime Victims Resource Center**. After hours, 311 will route you to Safe Horizon's hotline. You may also contact JASA at 718-286-1525.

Medicaid: Full Coverage For Seniors

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, or any individual exemplifying financial or medical needs.

Accountable Income Limits:

Individuals: \$842/month + \$20*

Couples: \$1,233/month + \$20*

When one spouse is institutionalized and receiving Medicaid, the other spouse, while not receiving Medicaid, may retain \$3,090 in monthly income and \$123,600 maximum in assets.

* The first \$20 of income is exempt.

Resources Limits:

Individuals: \$15,150. Couples: \$22,200. Exempt: primary residence, car, certain additions for burial.

Government Agency:

NYC Human Resources Administration – Medical Assistance Program Application for Medicaid made at offices throughout New York City
1-718-557-1399 or
HIICAP: 212-602-4180

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.

Resource Limits: None.

Government Agency:

NYC Human Resources Administration – Medical Assistance Program Application for Medicaid made at offices throughout New York City.
1-718-557-1399 or
HIICAP: 212-602-4180

Food Stamps/ Supplemental Nutritional Assistance Program (SNAP)

Benefits:

The Supplemental Nutrition Assistance Program (SNAP) issues monthly electronic benefits that can be used like cash to purchase food at authorized retail food stores. Eligibility and benefit levels are based on household size, income and other factors. 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: None. (Unless a member of the household is disqualified or sanctioned from the program)

*Note: Clients can own one vehicle of any value.

Government Agency:

NYC Human Resources Administration: 1-718-557-1399

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:

NYC Human Resources Administration: 718-557-1399

Lifeline Phone Service

Benefits:

Reduces cost of telephone, cellular or internet service to as little as \$1 per month.

Eligibility:

Persons eligible to receive assistance benefits from at least one of these programs: Medicaid, Food Stamps, SSI, Veterans non-service related Disability Pension and Veterans' Surviving Spouse Pension or displays financial need at below 135% of federal poverty guidelines.

Resources Limits:

Only one Lifeline Program benefit per household.

Government Agency:

Contact your phone provider to see if they participate in the Lifeline Program or visit www.lifelinesupport.org to see qualifying participants.

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 \$50,000, including Social Security Income.

Resource Limits: None.

Government Agency:

NYC Dept. of Finance, SCRIE
311 in NYC or www.nyc.gov/finance

(For Mitchell-Lama, call the Dept. of Housing Preservation and Dev. 1-212-863-8494)

Senior Citizen Homeowners Exemption (SCHE)

Benefits: Sliding scale real estate tax exemption of 5% to 50%, renewable every two years. Applications must be postmarked by March 15 to receive benefits for the current 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 any time 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 \$58,399. Individuals can deduct documented unreimbursed medical and prescription expenses.

Resource Limits: None.

Government Agency: 311 in NYC or visit www.nyc.gov/finance

Please note: new state legislation has increased the SCHE Income Limit and expanded the benefit amount.

Home Energy Assistance Program (HEAP)

Benefits:

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

Eligibility:

Low income homeowners and renters.

Income Limits:

Monthly income: Individuals: \$2,318;
Couples: \$3,031

Resource Limits: None.

Government Agency:

NYC Human Resources Administration: 718-557-1399

Reduced Fare

Benefits:

Reduced Fare privileges on NYC owned local route buses and subways

24 hours a day, 7 days a week. MTA Express Buses are available at all times except rush hour. Available to customers with one of the following forms of identification: NYC Dept. for the Aging ID card, Access-a-Ride card, Reduced Fare ID card (pre 1995), Medicare card. Reduced Fare Metro Card automatically deducts correct reduced fare, and allows you to transfer free between NYC Transit subways and buses.

Eligibility:

Persons 65+ and disabled riders

Income Limits /

Resources Limits:

Reduced fare is half the base fare

Government Agency:

NYC Transit: 1-718-330-1234 or 311 in NYC; www.mta.info

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: Eligible disability

Income Limits: None.

Resource Limits: None.

Government Agency:

NYC Transit: 1-877-337-2017

Elderly Pharmaceutical Insurance Coverage (EPIC)

Benefits:

Cuts prescription drug costs.

Eligibility:

NYS residents 65 or older who are enrolled or eligible to be enrolled in a Medicare Part D plan. Not Eligible if receiving full Medicaid benefits. Individuals with limited income and resources who are receiving Medicare may qualify for Extra Help program to lower drug costs. The program has fee and deductible plans based on income.

Income Limits:

Individuals: \$75,000/year
Couples: \$100,000/year

Resource Limits: None.

Government Agency:

EPIC Helpline: 1-800-332-3742

School Tax Relief (STAR) Exemption

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 years of age or older who own and live in a one, two or three family home, condominium, or cooperative apartment, whose income is less than \$86,000. The average benefit reduces property tax approximately \$600 a year.

Basic: All residential property owners who live in a one, two, or three family home, condominium, or cooperative apartment, with a total combined household income of \$500,000 or less. The average benefit reduces property tax approximately \$300 a year.

Income Limits: See eligibility.

Resource Limits: None.

Government Agency:

NYC Department of Finance for exist-

ing recipients: 311. New Applicants must register with the NYS Tax Department: 518-457-2036

Veterans Exemption

Benefits: Property tax exemption for qualified veterans (and/or other qualified homeowners) living in a private house, condominium, or cooperative apartment (must be primary residence) who served during specific periods of conflict.

Eligibility: Qualified Veterans served in the armed forces during one of the following periods of conflict: Persian Gulf Conflict (beginning August 2, 1990), Vietnam War (February 28, 1961 to May 7, 1975), Korean War (June 27, 1950 to January 31, 1955), World War II (December 7, 1941 to December 31, 1946).

Other owners who are eligible: wife or husband of a qualified veteran, surviving spouse of a qualified veteran (who has not remarried), Gold Star parent (the parent of a child who died in the line of duty while serving in the U.S. armed forces during one of the periods above), registered domestic

partner of a qualified veteran.

Income Limits: None.

Resource Limits: None.

Government Agency:

311 in NYC or www.nyc.gov/finance

Meals on Wheels

Benefits:

Provides hot nutritious home delivered meals to qualified seniors.

Eligibility: Each case reviewed individually.

Income Limits: None.

Resource Limits: None.

Government Agency:

There are several agencies that handle Meals on Wheels. Please check carefully for the program in your area.

SNAP Program (11365, 11366, 11367): 718-454-2386

Catholic Charities Neighborhood Services (11415, 11418, 11435): 718-217-0126

Queens Community House (11375): 718-268-1412

Self-Help (11356, 11357): 718-321-8194

A MESSAGE FOR OUR SENIORS

New York State Assembly
Albany, NY 12248

PRSRT STD.
U.S. POSTAGE
PAID
Albany, New York
Permit No. 75



Assemblywoman
**Stacey
Pheffer
Amato**

2018 Edition

Dear neighbor,

This pamphlet has been prepared as a special service to seniors living in my district. It is designed to provide you with information about programs and benefits you are entitled to. Please note that this material has been revisited and updated as of February 2018.

If you need assistance, please do not hesitate to contact my office at (718) 945-9550.

Sincerely,



Stacey Pheffer Amato
Member of Assembly, 23rd District

Rockaway District Office
95-16 Rockaway Beach Blvd, Rockaway Beach, NY 11693 • 718-945-9550

Howard Beach District office
162-38 Cross Bay Blvd, Howard Beach, NY 11414 • 718-641-8755

Albany Office
Legislative Office Building Room 827 • 518-455-4292
amatos@nyassembly.gov