

# BENEFITS FOR OLDER NEW YORKERS AT A GLANCE



**NYC**<sup>TM</sup>

Department for  
the Aging

[www.nyc.gov/aging](http://www.nyc.gov/aging)

This document is a compilation of a variety of benefits and entitlements available to older adults but are not directly overseen or administered by NYC Aging. It is intended to serve as a reference guide. The eligibility criteria and dollar amounts shown for the benefits listed here are accurate as of January 2023.

ACCESSNYC can help improve your access to benefits. ACCESSNYC is a free electronic information and screening tool that allows people of all ages to identify and screen their eligibility for City, State and Federal human service benefit programs.

Older Adults can visit [www.nyc.gov](http://www.nyc.gov) and search for "Access NYC" to screen their eligibility for several of the programs listed in this booklet. These include SNAP, Medicaid, HEAP, and the Senior Citizen's Rent Increase Exemption and Veterans' Exemptions.

Based on information you enter into the system, ACCESS NYC will help fill out some of the applications to make the process easier. It will also provide information on agency office locations that are near you. The tool is available in different languages.

Each listed benefit or entitlement provides specific resources for additional information or assistance. For more information call 311, Aging Connect at 212-244-6469, or visit:

**[www.nyc.gov](http://www.nyc.gov)**

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## **Social Security (Old Age and Survivors Insurance)**

Monthly payments to insured workers and their dependents or survivors.

### **Retirement Benefits:**

You may start receiving benefits as early as age 62. You do not need to be retired.

### **Other Family Members of Retiree May Be Eligible:**

- Spouse, if age 62 or older
- Spouse at any age if caring for a child under 16
- Unmarried children under 18
- Divorced spouses if currently unmarried; were married at least 10 years to retiree; age 62 or older.

### **Survivor Beneficiaries:**

- Widowed spouse 60 or older
- Widowed spouse 50 or older and disabled
- Widowed at any age if caring for a child under 16 or disabled
- Unmarried children under 18
- Dependent parents

**Note:** Ask about children and grandchildren.

### **Assets and Income:**

No limit on assets or unearned income. However, if you are under full retirement age when you start getting your Social Security payments, \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2023 that limit is \$21,240. When you reach the full retirement age, you will get your Social Security payments with no deduction on your earnings. In 2023 Social Security benefits have increased 8.7%. The earnings limit for people reaching their "full" retirement age in 2023 is \$56,520.

### **Social Security Direct Deposit:**

As required by law, you must have your Social Security check deposited directly to your bank account.

For more information, please contact the Social Security Administration at (800) 772-1213.

## **Supplemental Security Income (SSI)**

A monthly payment to people with low-income who are 65 or older or blind or disabled. Payments supplement Social Security and/or other income. With some exceptions, citizenship is required.

### **Income:**

The more income you have, the lower your SSI benefit. Payments not counted by SSI as income include the first \$20 of unearned income received in a month; the first \$65 of earned income and half the amount over \$65.

### **Allowable Assets:**

\$2,000 (one person); \$3,000 (couple) plus burial funds up to \$1,500 per person.

### **Maximum Monthly Benefits:**

For 2023 an individual living alone: \$914; couples \$1,371. The amount may differ if the recipient is living with others. Inquire about benefits levels for family care and residential care.

### **Note:**

Applicants eligible for SSI may also qualify for Medicaid and Food Stamps.

For more information, please contact the Social Security Administration at (800) 772-1213.

## **Veterans Benefits**

Pensions for low-income and disabled veterans; health care; vocational training; rehabilitation services; education; home loans; disability compensation; life insurance; burial funds and other benefits.

Medical benefits include care in VA hospitals, nursing homes and outpatient services.

Dependents and survivors may also be eligible for certain benefits.

**Age:** Any age

**Income:** Limits vary with benefits

**Assets:** Subject to review

For more information, please contact the U.S. Department of Veterans Affairs NY Regional Office at (800) 827-1000

## **Public Assistance**

Cash benefits for low-income persons to provide essential food, clothing and shelter.

Benefits vary depending on specific situations:

- assets/income
- rent
- housing status
- work-related expenses and/or special needs.

**Age:** Any age

**Income:**

Eligibility is calculated individually, depending on family size, income and expenses.

**Assets:**

Limit--Single individuals and childless couples - \$2,000 cash assets; \$3,000 if age 60 or older. Ask about life insurance and burial plans.

**Maximum Monthly Benefits:**

One person without children \$398.10; couples without children \$541.50. Amount must include rent payment.

Public Assistance recipients may also qualify for Medicaid and Food Stamps. Medicaid is available to persons who meet above requirements but choose not to receive Public Assistance. One-time per year Emergency Cash Grants are also available for heating costs.

For more information, please call the HRA Infoline at 718-557-1399 or 311 for more information.

## Medicare

Helps pay certain hospital costs and medical care after deductibles, co-insurance and/or premiums.

### **Age:**

65 or older and eligible to receive Social Security or railroad retirement benefits. Certain disabled people under 65 may be eligible after receiving Social Security Disability for two years.

### **Note:**

Application must be made three months before their 65th birthday to avoid penalty. Most people don't pay a Part A premium because they have paid Medicare tax while working.

**Assets and Income:** No limits

### **Part A Covers:**

- Inpatient hospital care
- Inpatient skilled nursing facility
- Home health care and hospice care
- Deductibles: \$1,600 for each benefit period \$0 coinsurance for each benefit period for days 1- 60 (hospitalization); \$400 per day for days 61-90; \$800 per day for days 91 and beyond per each "lifetime reserve day" (up to 60 days over your lifetime). You will pay all costs beyond the "lifetime reserve days."

There is no cost for the first 20 days of skilled nursing facility care. Co-insurance of \$200 per day for days 21-100. You will pay all costs beyond day 101.

### **Part B Covers:**

- Doctor services
- Outpatient hospital services
- Durable medical equipment, and other medical services and supplies.

The standard Part B premium amount is \$164.90 (2023) and most people pay this. You may pay more depending on your income. It is usually taken directly out of your Social Security. There is a \$226 deductible per year. You pay 20% of Medicare-approved amount for services after you meet the \$226 deductible.

For more information, please contact HIICAP at 212-602-4180.



## **Medicare Savings Program**

These programs assist low-income New Yorkers with Medicare premiums and other assistance with medical costs.

### **1. Qualified Medicare Beneficiaries (QMB)**

Those covered by Part A and Part B may be able to have Medicaid cover the monthly Medicare Part B premium in addition to deductibles and co-insurance.

**Age:** 65 and older or disabled person under 65 receiving Medicare after being on Social Security Disability for two years.

**Income:** Monthly limit for one person \$1,677; couples \$2,268

**Assets:** There is no limit in New York.

### **2. Qualified Individual 1 (QI-1)**

Those covered by Part A and Part B may be able to have Medicaid pay the monthly Medicare Part B premium.

**Age:** 65 and older or disabled person under 65 receiving Medicare after being on Social Security Disability for two years.

**Income:** Monthly limit for one person \$2,260; couples \$3,057.

**Assets:** There is no limit in New York.

**Note:** Monthly income limit includes Social Security, private pensions, regular distributions from a retirement account (401K/IRA) and cash assistance from family members.

For more information, please contact 1-800-MEDICARE.

## **Part D Prescription Drug Coverage**

Medicare prescription drug coverage is private insurance to help cover the cost of prescriptions. All people with Medicare are eligible to purchase a drug plan. The plans are offered by private companies and the costs (monthly premium, deductible and co-pays) and formulary coverage differ from plan to plan. To get information to compare the plans in New York you can use the Plan Finder tool on [www.Medicare.gov](http://www.Medicare.gov) or call 1-800-MEDICARE 24/7, or for local assistance, call 212-602-4180 to speak with a HIICAP/Medicare counselor.

People with Medicare get their Part D drug coverage in one of two ways. For those on Original Medicare, they can purchase a separate stand-alone Part D plan. For those on a Medicare Advantage plan, Part D drug coverage will be included in that plan.

People with Medicare can enroll in Part D when first eligible for Medicare and can enroll or switch plans during an Annual Enrollment Period (October 15 – December 7).

Low-income Medicare beneficiaries can qualify for "Extra Help" (or the Low Income Subsidy (LIS)) which will help with the cost of premiums and deductibles and reduce the co-pays for covered drugs. People with Medicare that also have Medicaid and/or Medicare Savings Programs get Extra Help automatically, but others can apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov), by phone at 1-800-772-1213 or in-person at a Social Security Office.

## **Affordable Care Act**

Because of the Affordable Care Act, there is a new way to purchase health insurance through the Health Insurance Marketplace. The Marketplace (Exchange) is designed to help you find and compare private health insurance options. Through the Marketplace you may find either health care coverage through Medicaid or a new kind of tax credit that lowers your monthly health insurance premium.

If you are under age 65 and uninsured, you can purchase health insurance through the NY State of Health (Health Insurance Marketplace). Through the Marketplace, you may also enroll in Medicaid if you are eligible, or for a tax credit (subsidy) that lowers your monthly health insurance costs. For more information, please contact the New York State of Health at 1-855-355-5777.

## **Elderly Pharmaceutical Insurance Coverage (EPIC)**

EPIC is a free New York State program that helps income-eligible older adults aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. EPIC helps pay the Medicare Part D drug plan premiums for low to moderate income members. EPIC also provides supplementary drug coverage for Part D covered drugs and Part D excluded drugs purchased while in the Medicare Part D coverage gap.

### **To join EPIC, an older adult must be:**

- A NYS resident age 65 or over
- Have an annual income below \$75,000 if single or \$100,000 if married.
- Be enrolled or eligible to be enrolled in a Medicare Part D plan (no exceptions)
- Not be receiving full Medicaid benefit. (Those on Medicaid Spend Down may be eligible.)

**Note:** Pharmacies must be EPIC participants.

For more information, please contact EPIC at (800)332-3742

## **Medicaid**

Medicaid is a federal and state health insurance program for low-income persons and includes services not covered by Medicare (dental care, home care, eyeglasses, institutional care, and hearing aids).

### **Age:**

People receiving Supplemental Security Income or Public Assistance at any age are automatically eligible. Persons 65 and over or disabled or blind are eligible as follows:

### **Income:**

Net monthly limit for one person \$934 increase to \$1,677 in 2023; couples \$1,367 increase to \$2,268 in 2023. The first \$20 of unearned income per household is exempted.

### **Assets:**

Limit: \$16,800 (one person) increase to \$30,180 in 2023; \$24,600 (couples) increase to \$40,820 in 2023, plus \$1,500 burial fund per person. Where the cash value of life insurance is over \$1,500, the first \$1,500 is counted toward the burial fund, and the remaining balance is counted as an asset (the home and some pre-purchased burial items are not counted as assets).

### **Surplus Income Program:**

If income is more than the limits above, but medical bills (paid or unpaid) equal the difference, apply to the Medicaid Surplus Income program.

### **Note:**

Do not transfer assets or home without first consulting an attorney.

For more information, please contact HIICAP at 212-602-4180.

## **Supplemental Nutrition Assistance Program— SNAP (Food Stamps)**

Formerly "Food Stamps" are allowances issued on a monthly basis that are used in place of cash to purchase food items at participating stores and supermarkets. With some exceptions, citizenship is required.

### **You may qualify if you:**

- work for low wages
- work part-time
- are unemployed
- receive Public Assistance, SSI or other assistance payments
- are elderly or disabled and live on low income.

**Age:** Any age

### **Income:**

Gross monthly limit for single elderly (age 60 or older) or disabled applicant \$1,869; couples \$2,518.

Older adults are encouraged to apply because allowable income is calculated individually based on living arrangements and out of pocket medically related expenses.

### **Assets:**

Applicants who are 60 or older or disabled and meet the SNAP income guideline might be considered "categorically eligible" and exempt from the assets limit.

### **Note:**

Eligibility is determined only after completing a full SNAP budget form, using all applicable income deductions. Different income deductions apply in specific situations such as having no cooking facility, living in a shelter, etc.

For more information, please contact the HRA Infoline at 718-557-1399 or 311.

## **Reduced Fare**

To qualify for reduced fare, one must be 65 or older. People with disabilities qualify for reduced fare at any age.

**Assets and Income Limits:** Not Applicable (No Limit)

### **For Subways:**

Purchase Reduced Fare and show your Medicare card or use Reduced Fare Metrocard.

### **For Buses:**

Pay the reduced fare and show your Medicare card or use Reduced Fare Metrocard.

### **Note:**

When the Reduced Fare Metrocard is used to gain access to the subway or a NYC transit bus, the correct reduced fare is deducted automatically.

### **Application:**

Individuals 65 and older or persons with a disability may apply for a Reduced Fare card at:

MTA Customer Service Center  
3 Stone Street,  
New York, NY 10004

Or call 212-METROCARD

Documentation is needed when applying for a Reduced Fare Metrocard.

### **Proof of age can be provided by any of the following:**

- Birth Certificate
- Medicare card
- Social Security Award Letter
- Driver's License or NY State non-driver's ID

## **Senior Citizen Rent Increase Exemption (SCRIE)**

SCRIE provides elderly renters with exemptions from most future rent increases. The NYC Department of Finance administers SCRIE for rent-regulated (rent stabilized and rent controlled) apartments, while the NYC Department of Housing Preservation and Development administers SCRIE for Mitchell-Lama rentals and co-op apartments. Applicants who are under the age of 62 and disabled should contact the NYC Department of Finance and inquire about the Disability Rent Increase Exemption Program (DRIE).

SCRIE covers increases for renewal leases, Maximum Base Rent (MBR), fuel, landlord hardship, and major capital improvements. SCRIE does not cover increases for direct services or new equipment. Rent must be at least 1/3 of net monthly income. For rent-stabilized apartments, tenants must have a valid one or two-year lease.

**Age:** Head of household must be 62 or older.

**Assets:** No limit

**Income:**

Yearly limit -- \$50,000 household total (deduct income taxes, payroll taxes, court ordered support payments to estimate eligibility. Use prior tax year, or if retiring, project current year's income.)

For more information, please visit [www.nyc.gov/finance](http://www.nyc.gov/finance) where you can complete and print a copy of the SCRIE application.

For more information, please contact the NYC Department of Finance at 212-639-9675 or 311.

## **Senior Citizen Homeowners Exemption (SCHE)**

Savings of up to 50% to qualified property owners of 1 to 3 unit dwellings, or condominiums, or cooperative apartments. Applicants must be age 65 or older and have held title to the property for at least 12 consecutive months. The property must be applicant's legal residence, used exclusively for residential purposes.

### **Age:**

65 and older. If spouses or siblings are co-owners, only one of them must be 65 or older. If other persons are co-owners, all must be 65 or older.

Under the age of 65, if a veteran, a spouse of a qualified veteran or unmarried surviving spouse.

**Income:** Limit -- \$58,399 for the last calendar year.

**Assets:** No limit

### **Apply:**

Applications are accepted throughout the year. However, the start date for tax reduction benefits varies according to when you apply.

For more information, please contact the NYC Department of Finance at 212-639-9675 or 311.



## **Real Property Tax Credit (IT-214)**

Provides tax credit or cash payment of up to \$375 to homeowners or renters for part of previous year's rent or real property taxes. To qualify, current market value of the property must be \$85,000 or less; or average monthly rent must be \$450 or less, not including heat, gas or electricity.

**Age:** Any age

**Income:** Limit -- \$18,000

**Assets:** No limits

**Note:**

Can file for 3 years retroactively. To qualify, it is not necessary to have filed a tax return for the preceding year. You can fill out the IT-214 application and print a copy online at [www.tax.ny.gov](http://www.tax.ny.gov).

Or you can contact:

Taxpayers Assistance Bureau  
New York State Department  
for Taxation and Finance  
518-457-5181

**In addition** to the IT-214 benefit, you may also claim the City of New York School Tax Credit (NYC-210) for all or part of the year if you cannot be claimed as a dependent on someone else's Federal income tax return. If you do not have to file for a New York State income tax return, use the form NYC-210 to claim this credit.

For more information, call 518-457-5181 NYS Department of Taxation and Finance.

## **Home Energy Assistance Program (HEAP)**

A one-time grant per year to help low-income homeowners and renters pay fuel and utility cost.

**Age:** Any age

**Assets:** No limit

**Income:** Monthly limit for one person \$2,852; couples \$3,730

### **Benefit Amounts:**

Available to both households that pay directly for heat and households where heat is included in rent. Benefit amounts range from \$21 to \$635. Eligible households that pay directly for heat with their main source of heat being oil, kerosene or propane may receive a benefit of up to \$900.

### **Heat Emergencies:**

Only HEAP-eligible households paying directly for heating may apply for one time emergency help with fuel, repairs, or heat-related equipment or temporary relocation.

**Note:** Funds are limited, apply early.

## **Heating Equipment Repair or Replacement**

The Heating Equipment Repair and Replacement Component of the Home Energy Assistance Program is available to help eligible low-income homeowners repair or replace furnaces, boilers and other direct heating components necessary to keep their home's primary heating source functional.

Benefit amounts are based on the actual cost incurred to replace or repair the furnace, boiler and/or other essential heating equipment.

### **To apply:**

Call 311 and ask about the local HEAP office.

## **New York State School Tax Relief Program (STAR)**

**STAR** is the New York State **School Tax Relief Program** that provides an exemption from the school portion of property taxes for owner-occupied primary residences. New Yorkers who own their own one, two, three-family homes, condominiums or co-operative apartments may be eligible for the **STAR** program.

### **Basic STAR Exemption**

**Age:** Any age

**Assets:** No limit

**Income:** Annual household income of \$500,000 or less.

### **Enhanced STAR Exemption**

For qualifying older adults, the **Enhanced STAR** helps save about \$650 on property taxes.

**Age:** 65 and older

**Assets:** No limit

**Income:** Annual household income of \$93,200 or less.

Beginning with the 2016/2017 tax year New York State has changed the STAR application process. New STAR applicants must register with the New York State Tax Department to receive a STAR credit. You are considered a new applicant if you purchased your home after March 15, 2015, or you did not apply for the STAR exemption by March 15, 2015. New applicants who qualify will receive a STAR credit in the form of a check, instead of receiving a property tax exemption. The dollar value of the credit will be the same as the property tax exemption.

For more information, please contact the NYS Department of Taxation and Finance at (518) 457-2036 or 311.



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