

## Helpful Resources

- + Facilitated Enrollment for People 65 and Older, Living with Disabilities and Visually Impaired:  
Visit [www.nyc.gov/ochia/ABDProgram](http://www.nyc.gov/ochia/ABDProgram) or call **311**
- + NYC Human Resources Administration Medicaid Helpline:  
Visit [www.nyc.gov/hra](http://www.nyc.gov/hra) or call **888-692-6116**
- + New York City Health Insurance Information Counseling and Assistance Program (HIICAP):  
Visit <https://www1.nyc.gov/site/dfta/services/health-insurance-assistance.page> or call **311**
- + Independent Consumer Advocacy Network (ICAN):  
Visit [www.icannys.org](http://www.icannys.org) or call **844-614-8800**
- + Community Health Advocates (CHA):  
Visit [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org) or call **888-614-5400**
- + 1-800-MEDICAR(E):  
Visit [www.medicare.gov](http://www.medicare.gov) or call **800-633-4227**
- + Social Security Hotline:  
Visit [www.ssa.gov](http://www.ssa.gov) or call **800-772-1213**

## Ready to Sign Up?

Contact an in-person assistor for free assistance to apply for or renew your Medicaid and reduce your Medicare costs.

Call 311 and say “health insurance” when prompted

or visit [nyc.gov/ochia/ABDProgram](http://nyc.gov/ochia/ABDProgram) to find an enrollment site near you.

Find a site near you by scanning this QR code.



## Medicaid and You

If you are 65 years or older or living with a disability or visual impairment you may qualify for low or no cost health insurance.

**Learn about your options and how to get help to enroll.**

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# Health Insurance Programs



**+** **The Facilitated Enrollment Program for the Aged, Blind, and Disabled (FE-ABD)** is designed to help New York City residents who are 65 or older or living with a disability or visual impairment enroll in Medicaid and the Medicare Savings Programs available through the Human Resources Administration/Department of Social Services (HRA/DSS).



**+** **Medicaid** is a joint federal and state program that provides health insurance coverage to eligible children, adults, seniors, pregnant women, and people living with disabilities.



**+** **Medicare** is a federal health insurance program for people who are 65 or older, certain younger people living with disabilities, and people with End-Stage Renal Disease.

## Frequently Asked Questions

### How can I qualify for Medicaid?

In order to qualify for Medicaid, you must meet residency, immigration status, household income and resource requirements. Citizens, qualified immigrants, persons lawfully residing in New York and those Permanently Residing Under Color of Law (PRUCOL) can qualify for Medicaid if all other program eligibility requirements are met.

Effective January 1, 2024, adults 65 and older may be eligible for Medicaid regardless of immigration status.

### When can I enroll in Medicaid?

You can enroll in Medicaid all year round.

### I have heard of “Medicaid Spenddown.” What is it?

If your income is above the eligibility level for your household size, you may still qualify for Medicaid through the Medicaid Excess Income Program or Medicaid Spenddown Program. You may qualify for Medicaid through this program if you meet all other program requirements and you:

Pay the amount of your income that is above your household eligibility level to HRA/DSS

**OR**

Provide your paid or unpaid medical bills to HRA/DSS to cover the difference between your income and your household eligibility level for Medicaid.

### Do I have to renew my Medicaid coverage every year?

Yes, you must renew every year. Medicaid will mail you a renewal package two months before your coverage end date. Our enrollers can assist you with this process.

### Do I have to apply for Medicare to get Medicaid?

Yes, if you are 65 or older, in order to enroll in Medicaid, you need to first apply for Medicare and then show proof of approval or denial. This requirement applies to people who may be eligible for Medicare. Facilitated Enrollers can assist you with this process. Even if you are not approved for Medicare you can still get Medicaid.

### I already have Medicare. How can I get Medicaid?

You can call **347-396-4705** or **311** to get assistance to find out if you qualify for and to enroll in Medicaid.

### How do I get help enrolling in Medicaid or the Medicare Savings Program?

The FE-ABD Program can help you enroll at no cost at sites in the Bronx, Brooklyn, Manhattan, Queens, and Staten Island. You can find an enrollment site near you by scanning the QR code on the back of this brochure or calling **311**.

### If I am unable to leave my home, can I still get help enrolling in Medicaid and the Medicare Savings Program?

Yes, you can. Call **347-396-4705** to request a home visit.

### When can I enroll in Medicare?

Your first opportunity to enroll in Medicare is during your Initial Enrollment Period (IEP) that begins three months before your 65<sup>th</sup> birthday and ends three months after.

Time of Enrollment	When Coverage Begins
The 3 months before your 65 <sup>th</sup> birthday	1st day of the month you turn 65
The month of your 65 <sup>th</sup> birthday	1st day of the month after you turn 65
The 3 months after your 65 <sup>th</sup> birthday	2-3 months after you turn 65

### What kind of help does the Medicare Savings Program offer?

The Medicare Savings Program can help pay for your Medicare costs such as premiums, deductibles, and copayments if you meet income and other program requirements.

Programs	Financial Help
Qualified Medicare Beneficiary (QMB)	Part A Premium, Part B Premium, Deductibles, Coinsurance, and/or Co-payments
Qualified Individual (QI)	Part B premium only
Qualified Disabled and Working Individual (QDWI)	Part A premium only

# Medicaid Enrollment Now

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Applying for Medicaid has returned to normal procedures. We are here to help you apply.

Call us at **347-396-4705** to make a telephone appointment. You will receive a call from an enroller within 48-72 hours. The enroller will ask you a few questions to see if you may be eligible for Medicaid and will help you to enroll.

## Medicaid Renewal

If you have an active SNAP case, your Medicaid coverage will be automatically extended for 12 months. You will not receive a renewal notice. However, you will receive a notice that your Medicaid has been extended. **Please note: at the time of renewal your SNAP case must be active.** If you get a notice telling you that your Medicaid case is closed, please call **1-888-692-6116**.

- +** If you do not have an active SNAP case and your Medicaid coverage is ending, you will receive a packet with a renewal form by mail. Please fill out, sign and mail the form in the stamped envelope provided in the packet. Mail the renewal form before the **due date**.

