

*(Draft Minutes Pending Approval)*

**Aging Committee  
Bronx Community Board 8**

May 9, 2022

**Meeting Conducted Via Zoom Video / Audio Conference**

**Committee Members Present:**

Dan Padernacht, Chair  
Sylvia Alexander  
Margaret Della  
Lisa Daub  
Margaret Donato  
Rita Pochter Lowe

**Committee Members Absent:**

Karen Pesce

**Guests:**

Julie Dalton (RSS), Sharon Asherman (Riverdale Y) Miryam Rabner MJHS

Committee Chair Dan Padernacht called the meeting to order at 4:00pm.

**1. Announcement of Committee Members and Guests:**

Chair Padernacht took a roll-call of Committee members and introduced guests.

**2. Health Services for Older Adults**

Dawn Schuk of the NYC Human Resources Administration/Department of Social Services presented the committee with the available health insurance options for New Yorkers. The various topics included:

- Health Care and Coverage Options for the Aged, Blind and/or Disabled
- Medicaid/“Emergency Medicaid”
- Medicaid Excess Income
- Medicaid Buy in for Working People with Disabilities
- Medicare and Medicare Savings Program (MSP)
- Getting or Maintaining Medicaid Coverage
- ABD Project

A copy of the presentation is attached to the minutes.

### **3. Updates from senior service providers in Community Board 8**

Update: Julie Dalton: Increasing capacity and balancing serving folks remotely. Community engagement coordinator retained. Social Adult Day care back in person.

Lee Chong: (RSS Action Committee) Wearing a mask is difficult to do activities and breathe. 200 adult centers appeared for senior advocacy day on Thursday, May 5, 2022 at City Hall to make it know to council members that increased funding is needed.

Update: Sharon Asherman: Delivering 40 meals per day. 4-50 onsite meals per day. 20 persons grab and go. Trying to promote in person attendance. Folks are still afraid of virus. Will take a while to get back to capacity.

### **4. Approval of Minutes**

The committee approved the minutes for March 14, 2022.

In favor:        Dan Padernacht, Sylvia Alexander, Margaret Della. Lisa Daub,  
                      Margaret Donato, Rita Pochter Lowe

Opposed:

Abstain:



## **Presentation for the Bronx Community Board 8**

### **Key Health Insurance Options for New Yorkers**



# Overview

- Agency's Mission
- Health Care and Coverage Options for the Aged, Blind and/or Disabled
- Medicaid/"Emergency Medicaid"
- Medicaid Excess Income
- Medicaid Buy in for Working People with Disabilities
- Medicare and Medicare Savings Program (MSP)
- Getting or Maintaining Medicaid Coverage
- ABD Project
- References and Resources

# Human Resources Administration

The Human Resources Administration (HRA)/Department of Social Services) is dedicated to fighting poverty and income inequality by providing New Yorkers in need with essential benefits.

HRA helps over three million New Yorkers with a variety of services to meet their social service and economic needs. HRA is committed to serving all New Yorkers regardless of their race, religion, sexual orientation, gender identity, language proficiency or disability status.

## CORE BENEFITS AND PROGRAMS:



**CASH ASSISTANCE**



**EMPLOYMENT SERVICES**



**SUPPLEMENTAL NUTRITION  
ASSISTANCE PROGRAM  
(SNAP, AKA FOOD STAMPS)**



**MEDICAL INSURANCE**



**CHILD SUPPORT SERVICES**



**HOMELESSNESS PREVENTION  
AND SERVICES**

## ASSISTANCE FOR THE MOST VULNERABLE NEW YORKERS:



**IMMIGRANT SERVICES AND  
LANGUAGE ACCESS**



**IDNYC**



**HIV/AIDS SERVICES ADMINISTRATION**



**HOME CARE SERVICES**



**ADULT PROTECTIVE SERVICES**



**DOMESTIC VIOLENCE SERVICES**



**EMERGENCY FOOD SERVICES**



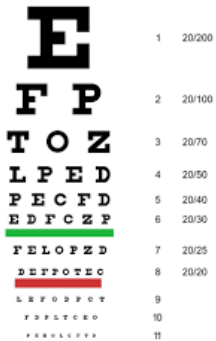
**HOME ENERGY ASSISTANCE PROGRAM**

# Who are the Aged, Visually Impaired or People with a Disability



## Aged

- 65 years of age or older



## Visually impaired (Blind)

- Certified blind by the NYS Commission for the BLIND (NYSCB)



## People with Disabilities (Disabled)

- Certified disabled by the Social Security Administration, State Medicaid Disability Team, or local (NYC only) Medicaid Disability Review Team

# Health Care and Coverage Options for the Aged, Blind and/or Disabled

- Medicaid
  - Including Institutional Care in a Nursing Home (Chronic Care)
- Medicaid Buy-in for Working People with Disabilities (MBI-WPD)
- Medicaid Excess Income Program
- Medicare
- Medicare Savings Program (MSP)



# WHO: 65 and Older

## Eligibility for NYS Public Health Insurance

You may qualify if you have:

New York State  
Residency and Identity

Limited Income and  
Resource Levels

Appropriate  
Citizenship/Immigration  
Status

# Medicaid Eligibility Required Documentation for Application

- Residency
- Identity
- **Citizenship/Immigration Status\***
- Income
- Resources



\* Still required during COVID-19 public health crisis

# NYS COVID-19 Emergency Easements for Applications and Renewals

- During COVID-19 New York State implemented several easements:
  - New application- attestation of most applications criteria
  - Automatic Renewals extensions for cases with authorizations ending **August 31, 2022.**
  - Clients may **attest** to all elements of eligibility **except** citizenship and immigration status. **Copies** of documents that verify citizenship and immigration status should be submitted. Do not submit originals, no other documents are required at this time, (consumers that are known to Medicaid/HRA benefit program and that have had an active case; have already documented their identity or citizenship to HRA). Proof is not required if documents were previously submitted and verified.
  - **Medicare eligible consumers** do **not** need to provide proof of their Medicare application, nor submit proof of applying for Medicare as a condition of Medicaid eligibility. This requirement is waived for the period of the COVID-19 public health crisis.

# Medicaid Eligibility

Eligibility requires information about:

## ■ Residency

- Applicants must prove they reside in New York City
- No time requirement

## ■ Identity

- US passport
- US passport card
- Naturalization certificate
- Certificate of citizenship
- Enhanced Driver/Non-Driver's License

## ■ Common documentation forms include

- Rent receipt
- Lease
- Letter from Landlord/Person with whom you live
- Post dated marked mail – non-window envelope
- Passport from foreign country
- Driver/Non-Driver's License
- Photo id issued by an employer, school or government agency
- Legal Permanent Resident card (green card)

# Medicaid Eligibility

## Citizenship/Immigration status

Must have appropriate immigration status



- **Qualified immigrants & persons lawfully residing in NY regardless of length of time in the country**
- **Immigrants Permanently Residing Under Color Of Law**
  - Immigrants who are eligible because they are in the U.S. with the knowledge and permission of USCIS.
  - Includes immigrants who are waiting for their interview with USCIS to become Lawful Permanent Residents.
- **Who is a NOT a qualified immigrant, lawfully residing, or PRUCOL?**

These individuals are not eligible:

  - Short term visa holders (for example, tourists - unless they have filed to stay on a permanent basis)
  - Undocumented immigrants

# Medicaid Eligibility Income & Resources

Eligibility requires information about:

- **Income**



- Single person: \$934/month; \$11,208/year



- Couples: \$1,367/month; \$16,404/year

- **Resources:**



- Single person: \$16,800



- Couples: \$24,600

- If you make more than these amounts, you may qualify for Medicaid Excess Income Program or Medicaid Excess Resource Program to allow you to become eligible.

Source: MAPDR-01 2022 NYS Income And Resource Standards And Federal Poverty Levels (FPL)

# Medicaid for the Treatment of an Emergency Medical Condition/“Emergency Medicaid”

13

Helps eligible, undocumented and temporary immigrant New Yorkers pay for medical costs when they have an emergency.

## Do I qualify for Emergency Medicaid?

You may qualify for Emergency Medicaid if you:

- Are a New York State resident (temporary non-immigrants do not have to meet the state residency requirement).
- Are undocumented or a temporary non-immigrant.
- Meet income eligibility requirements for full Medicaid, but don't qualify due to your immigration status.

## How to apply?

- You can sign up any time to be pre-approved in case you have a future emergency. If you enroll in advance, your coverage will be activated when you have a medical emergency as determined by a doctor.
- Most people who are 65 or older, or who have a disability will need to complete a different application. For help enrolling, call **347-396-4705**. You can also sign up at a hospital during or after an emergency. You have to sign up within three months of the emergency treatment to be covered for the costs.



# Immigration Status

## Undocumented Immigrants

### What Is An Emergency Medical Condition?

- The term “emergency medical condition” is defined as a medical condition (including labor & delivery) manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could be expected to result in:
  - Placing the person’s health in serious jeopardy; **or**
  - Serious impairment of bodily function; **or**
  - Serious dysfunction of any bodily organ or part.
  
- This definition must be met at the time of the medical service is provided, or provider will not deem condition an emergency medical condition.



# Medicaid Excess Income Program

- Provides Medicaid coverage to certain individuals with income above the applicable Medicaid level
  - under age 21
  - age 65 or older
  - certified blind or certified disabled
  - pregnant or a parent of a child under age 21
- The amount individuals exceed the Medicaid income eligibility level is called “excess income,” “surplus” or the amount to be “spenddown”
- Eligible individuals can spenddown to the appropriate Medicaid level for their household size or provide medical bills (theirs or children/spouse) equal to or greater than the surplus amount

# Medicaid Buy-in for Working People with Disabilities

Provides Medicaid coverage for **working individuals with disabilities** who may have income and resources above allowable limits for regular Medicaid

## Eligibility

- Age: Between 16 – 64 years old
- Work: Employed and receiving wages/salary
- Disability: Certified disabled by the Social Security Administration, HRA, or State
- Income:  $\leq 250\%$  FPL 

Single: \$2,832  
Couple: \$3,815
- Resources: 

Single: \$20,000  
Couple: \$30,000

Source: MAPDR-01 2022 NYS Income and Resource Standards And Federal Poverty Levels (FPL) - not updated



# Medicare Overview

Federal public health insurance for individuals age 65 and older, some people with disabilities, and people with end-stage renal disease (ESRD)



## Original Medicare (Public Plans)

Part **A**: Hospital Insurance

Part **B**: Medical Insurance

Part **D**: Prescription Drugs

## Medicare Advantage (Private Plans)

Part **C**: Hospital, Medical, often Prescription and extras like vision and dental (hospice covered through original Medicare)

# Medicare Eligibility

<https://www.medicare.gov/eligibilitypremiumcalc/>

Individuals who are eligible to participate in these programs include **U.S. Citizens or Legal Permanent Residents living in U.S. continuously for five years** who are:

- 65 and older
- Receiving Social Security Disability (SSD) income for 24 months
  - **Exception:** people with Lou Gehrig's Disease (ALS) or End-Stage Renal Disease (ESRD) don't have to meet 24-month requirement

Note: Part A premiums are free for people if they or their spouse has  $\geq 10$  yrs work history (40 working quarters). Those without sufficient work history can buy-in if they have been lawful residents for five years.

## 2022 Part A Premiums

- < 30 quarters: \$499/month
- 30-39 quarters: 274/month

# Medicare Eligibility

<https://www.medicare.gov/eligibilitypremiumcalc/>

2022 Medicare Part B Monthly Premium for an individual who files an individual tax return (based on income earned in 2020)

- **\$170.10** with modified adjusted gross income up to \$91,000
- **\$238.10** with modified adjusted gross income \$91,001 - \$114,000
- **\$340.20** with modified adjusted gross income \$114,001 - \$142,000
- **\$442.30** with modified adjusted gross income \$142,001 - \$170,000
- **\$544.30** with modified adjusted gross income \$170,001-\$500,000
- **\$578.30** with modified adjusted gross income greater than or equal to \$500,000

# MEDICARE SAVINGS PROGRAMS (MSP)

Medicare Savings Programs (MSP) are Medicaid-administered programs that assist people with limited income, in paying for their Medicare premiums. Depending on your income, MSP may also pay for other Medicare cost-sharing expenses.

You **CAN** have both QMB & SLIMB and have Medicaid

## **QMB – Qualified Medicare Beneficiary Program**

- Income must be at or below 100% of the FPL
- Monthly income for a family of **1** is **\$1,074** and for a family of **2** is **\$1,452**

## **SLIMB – Specified Low Income Medicare Beneficiary Program**

- Income must be between 100% and 120% of the FPL
- Monthly income for a family of **1** is **\$1,288** and for a family of **2** is **\$1,742**

You **CANNOT** be in receipt of both Medicaid and QI-1.

## **QI-1 - Qualified Individual-1 (must choose either MA or QI-1)**

- Income must be at 135% of the FPL
- Monthly income for a family of **1** is **\$1,449** and for a family of **2** is **\$1,960**

★ **No Resource test consumers who only want an MSP. If they want Medicaid too, they will have to pass the resource test.**

# Qualified Medicare Beneficiary Program (QMB)

## QMB – Qualified Medicare Beneficiary Program

Income must be at or below 100% of the FPL

Monthly income for a family of **1** is **\$1,074** and for a family of **2** is **\$1,452**

## QMB COVERS

- Part B monthly premium (including penalties for late enrollment)
- Part B deductible and coinsurance
- Part A premium for people who do not have enough work history to get Part A premium free
- Part A hospital deductible and daily coinsurance when hospital stays exceed 60 days
- Skilled nursing facility coinsurance for days 21-100
- HMO co-payments and coinsurance if individual is enrolled in a Medicare Choice HMO

# QMB Evaluation

## Scenario 1:

Carmen applies for Medicaid; she is in receipt of Medicare and Social Security Disability Insurance (SSDI).

\$850.00 Gross Monthly Income (source: SSDI)

- \$20.00 Allowance for DAB

\$830.00 NMI

The Net Monthly Income is compared to MA Level of \$934. *Carmen is **fully** Medicaid eligible*

**Outcome:** Carmen is both fully eligible for Medicaid & eligible for the Medicare Savings Program **QMB**.

**Carmen will be enrolled in Medicaid and QMB**



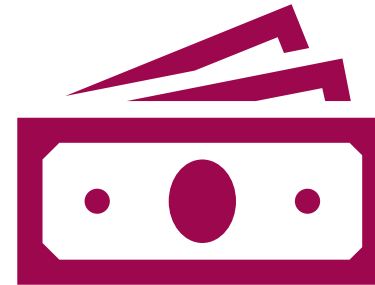
# SLIMB Covers

## Specified Low Income Medicare Beneficiary Program

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**SLIMB** covers the part B premium (including any penalties for late enrollment)



You can receive SLIMB benefits for up to **three months retroactively** by indicating you have past medical bills on the application

### **SLIMB – Specified Low Income Medicare Beneficiary Program**

Income must be between 100% and 120% of the FPL

Monthly income for a family of **1** is **\$1,288** and for a family of **2** is **\$1,742**

# SLIMB Evaluation

Niles applies for Medicaid; he is in receipt of Medicare and Social Security Disability Insurance (SSDI).

## Scenario1:

\$1,300.00	Gross Monthly Income
- \$ 20.00	Allowance for DAB
<u>\$1,280.00</u>	Net Monthly Income

Niles income of \$1,280.00 is compared to the Medicaid Income Eligibility Level of \$934.00

**Niles' income is \$346.00 above the Medicaid income eligibility level (he can pay HRA or provide medical bills- he would pay Medicaid \$346 per month or for the month he needs Medicaid. He must also meet the Medicaid resource test.)**

**Outcome:** Niles is Medicaid eligible with an excess & Medicare Savings Programs **SLIMB**.

Niles has a choice of enrolling in SLIMB and Medicaid with a surplus. Niles **CAN** have both Medicaid and SLIMB.

# Qualified Individual-1 (QI-1)



QI-1 Covers

## QI-1 - Qualified Individual-1 (must choose either MA or QI-1)

- Income must be at 135% of the FPL
- Monthly income for a family of **1** is **\$1,449** and for a family of **2** is **\$1,960**
- You must have Medicare Part A to be eligible for in QI-1
- **QI-1** covers the part B premium (including any penalties for late enrollment)
- You can receive QI-1 benefits for up to **three months retroactively** by indicating so on the application

# QI-1 Evaluation

Lorna applies for Medicaid; she is in receipt of Medicare and Social Security Disability Insurance (SSDI). :

## Scenario 1:

\$1450.00 Lorna's Gross Monthly Income

-\$20.00 Allowance for DAB

\$1,430.00 Lorna's Net Monthly Income (NMI)

(Lorna's NMI is compared to the MA level of \$934.00)

Lorna's income of \$1,430.00 is compared to the Medicaid Income Eligibility Level of \$934.00.

**Outcome:** Lorna is eligible for the Medicare Savings Program **QI-1**

Since a consumer **CANNOT** receive both Medicaid and a Medicare Savings Program, Lorna **MUST** choose **one** program- Medicaid or QI-1. If Lorna chooses Medicaid, **she will pay Medicaid \$496 per month or pay for the month she needs Medicaid. She must also meet the Medicaid resource test.**

# NYS Budget Expands Medicaid Eligibility

## Effective January 1, 2023

- **Raises the Medicaid income eligibility for people 65 and over and people with disabilities** to 138% of the federal poverty level (FPL);
- **Increases the Medicaid resource limit** for people 65 and over and people with disabilities;
- **Raises the eligibility level for the Medicare Savings Program Limits** from 100% to 138% of the federal poverty level for QMB and to 186% FPL for QI-1;
- **SLIMB** – this program will no longer exist in NYS, as everyone who had SLIMB will now get QMB;

## Effective March 1, 2023

- **Undocumented immigrants aged 65+** will now be eligible for Medicaid. They will be required to join a “mainstream” Medicaid managed care health plan

## Medicare Advantage Plans

Medicare Advantage plans combine Medicare Part A, Part B benefits, as well as Part D benefits, if you want drug coverage.

Medicare Advantage plans are administered by private companies. Medicare coverage provided through the plan, NOT through "Original Medicare."

**Eligibility:** you must have both Medicare Part A and Part B; you must live in the health plan's service area; and you cannot have end stage renal disease (ESRD).

*Source: A Complete Guide to Health Insurance Coverage for Older New Yorkers*  
<https://aging.ny.gov/system/files/documents/2021/08/hiicap-quick-reference-guide-2021.pdf>

# Getting and Maintaining Medicaid Coverage



Older adults and people with a disability can receive Medicaid through the Human Resources Administration. If disabled and under 65 years old, an individual can also get Medicaid through the NY State of Health.



You must renew your Medicaid coverage **annually**; either through HRA or the NY State of Health depending on where you are enrolled

# NYC Facilitated Enrollment for People 65 and Older, Living with Disabilities and Visually Impaired

Facilitated Enrollment Program for the Aged, Blind and Disabled **347-396-4705**

- Helping people enroll in Medicaid and Medicare Savings Programs through HRA
- Multiple Senior and Health Center Sites in the Bronx, Brooklyn, Manhattan, and Queens
- Contacts for presentations:
  - Shauna Patrick: Consumer Assistance Coordinator - Email: [Patricksha@dss.nyc.gov](mailto:Patricksha@dss.nyc.gov)
  - Dawn Schuk: Outreach Coordinator - Email: [Schukd@dss.nyc.gov](mailto:Schukd@dss.nyc.gov)





# Access HRA

**ACCESS HRA** is a public-facing website for existing HRA clients and new applicants. There is also a mobile app for New Yorkers to access the site.

Through the **ACCESS HRA** website you can:

- ▶ **Apply** for SNAP benefits
- ▶ **Apply** for Cash Assistance
- ▶ **Recertify** an active Cash Assistance or SNAP case
- ▶ **Submit** Emergency One-Time Assistance
- ▶ **View** case details
- ▶ **Request** a Budget



**NEW: Apply for  
Fair Fares NYC**



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

# NYC ACCESS HRA Mobile APP

**ACCESS HRA** mobile app is a public-facing mobile app designed for HRA clients.

Through the public **ACCESS HRA** mobile app you can:

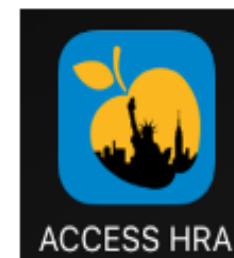
- ▶ Upload documents
- ▶ Read notices from HRA
- ▶ View case details
  - Case status
  - EBT balance and next payments
  - Upcoming appointments
  - Documents owed and documents recently received
  - Recent payments to landlord

Download the NYC ACCESS HRA MOBILE APP  
[nyc.gov/accesshramobile](https://nyc.gov/accesshramobile)



## ACCESS HRA Mobile

Clients can now see information about their benefits and upload requested documents on our new App. Visit [nyc.gov/accesshramobile](https://nyc.gov/accesshramobile) on an Android or iOS mobile device.



# References and Resources

## Toll-free helplines for consumers:

### **New York City Health Insurance Information Counseling and Assistance Program (HIICAP):**

**[www.nyc.gov/html/dfta/html/benefits/health.shtml](http://www.nyc.gov/html/dfta/html/benefits/health.shtml) 311**

Consumer helpline for people with Medicare, those soon-to be eligible for Medicare, and their representatives.

### **Independent Consumer Advocacy Network (ICAN):**

**[www.icannys.org/](http://www.icannys.org/), 844-614-8800**

Consumer helpline for people enrolled in Managed Long-Term Care (MLTC) Plans, people who want to enroll in a MLTC Plan, or family/friends/representatives.

### **NYC Human Resources Administration Medicaid Helpline: [www.nyc.gov/hra](http://www.nyc.gov/hra) 888-692-6166**

Consumer helpline staff help New Yorkers get up-to-date Medicaid information including application and renewal status; request a replacement card; and Medicaid office locations.

### **Facilitated Enrollment for People 65 and Older, Living with Disabilities and Visually Impaired**

**[www.nyc.gov/ochia/ABDProgram](http://www.nyc.gov/ochia/ABDProgram) 347-396-4705**

Trained enrollers help New Yorkers apply for or renew their Medicaid and apply for programs to help reduce Medicare costs.

# References and Resources

## Toll-free helplines for consumers:

**Community Health Advocates (CHA):** [www.communityhealthadvocates.org/](http://www.communityhealthadvocates.org/)

**888-614-5400**

CHA helpline staff provide free, confidential individual counseling to individuals, families, small businesses and advocates to help New Yorkers understand their health insurance and access health services.

**1-800-MEDICAR(E):** [www.medicare.gov](http://www.medicare.gov), **800-633-4227**

Consumer helpline for questions about Medicare coverage, claims, and how Medicare works with other insurance plans

**Social Security Hotline:** [www.ssa.gov](http://www.ssa.gov) **800-772-1213**

Consumer helpline for Medicare eligibility and enrollment information, lost Medicare card replacement, and general Social Security issues

# COVID-19 Updates

- For COVID-19 updates related to **benefits, food, housing and unemployment** visit <https://access.nyc.gov/coronavirus-covid-19-updates/>
- For real-time updates, text "COVID" to 692-692. Message and data rates may apply.
- To find a testing site near you visit [nyc.gov/covidtest](https://nyc.gov/covidtest) or call 311
- New Yorkers 5+ are eligible for the COVID-19 vaccine. The Pfizer vaccine is approved for administration to children 5+. Learn more: [www.nyc.gov/health/coronavirus](https://www.nyc.gov/health/coronavirus)
- A second booster shot is also now available for:
  - All people who are 50 and older.
  - People who are 12 to 49 who are moderately or severely immunocompromised.
  - People who are 18 to 49 and received a primary and booster dose of the Johnson & Johnson vaccine.
- If you are eligible, you can get your second booster shot four months after you received your first booster. The second booster must be either the Pfizer or Moderna vaccine.
- Find a vaccination site near you: [www.nyc.gov/vaccinefinder](https://www.nyc.gov/vaccinefinder)
- Apply for NYS Emergency Rental Assistance Program at <https://nysrenthelp.otda.ny.gov/en/>

# Thank you

# Questions?

