



**Department for  
the Aging**

**BENEFITS  
FOR OLDER NEW YORKERS  
AT  
A GLANCE**

**2019**

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

**NOTES:**

The eligibility criteria and dollar amounts shown for the benefits listed here are accurate as of Spring 2019.

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.

Seniors 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.

For more information call 311 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 2019 that limit is \$17,640. When you reach the full retirement age, you will get your Social Security payments with no deduction on your earnings.

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

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

Call Social Security Administration (800) 772-1213 for Direct Deposit or more information.

## **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 fund \$1,500 per person.

### **Maximum Monthly Benefits:**

For an individual living alone: \$858; couples \$1,261. The amount may differ if the recipient is living with others: for one person \$794, for couples \$1,203. Inquire about benefits levels for family care and residential care.

### **Note:**

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

Call Social Security Administration (800) 772-1213 for more information.

## **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

U.S. Department of Veterans Affairs  
NY Regional Office  
(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 \$398.10; couples \$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.

Call 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 65th birthday to avoid penalty.

**Assets and Income:** No limits

### **Part A Covers:**

- Inpatient hospital care
- Inpatient skilled nursing facility
- Home health care and hospice care
- Deductibles: \$1,364 for each benefit period \$0 coinsurance for each benefit period for days 1– 60 (hospitalization); \$341 per day for days 61-90; \$682 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."

Nothing for the first 20 days of skilled nursing facility care. Co-insurance of \$170.50 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 \$135.50 (or higher depending on your income). There is a \$185 deductible per year. You pay 20% of Medicare-approved amount for services after you meet the \$185 deductible.



## Medicare Savings Program

Three programs assist low-income elderly 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 \$1,061; couples \$1,430.

**Assets:** Limit \$7,730 for one person; couples \$11,600.

### 2. **Specified Low-Income Medicare Beneficiaries (SLIMB)**

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 \$1,269; couples \$1,711.

**Assets:** Limit \$7,730 for one person; couples \$11,600.

### 3. **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 \$1,426; couples \$1,923.

**Assets:** Limit \$7,730 for one person; couples \$11,600.

**Note:** Monthly income limit includes Social Security, private pensions, dividends and cash assistance from family members.

Call 311 or 1-800-MEDICARE for more information.

## **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) 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 311 and ask to be connected to prescription drug plan assistance.

For information about the enrollment period for a Part D drug plan, please contact Medicare at 1-800-MEDICARE (1-800-633-4227). People in Medicare Advantage plans with drug coverage do not have to sign up for a stand-alone Part D plan.

Low-income Medicare beneficiaries can qualify for "extra help" which will cover the cost of premiums and any deductibles and reduce the co-pays to a few dollars per prescription. Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or visit your nearest Social Security Offices. You can also apply by phone at 1-800-772-1213 or call 311 and ask for help with Medicare Prescription Drug Plan costs.

## **Affordable Care Act**

Because of the Affordable Care Act, there will be 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). The Marketplace (Exchange) is designed to help you find and compare private health insurance options, as required by the Affordable Care Act. 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.

## **Medicaid**

Pays medical bills for low-income persons including services not covered by Medicare (dental care, home care, institutional care, eye glasses, and hearing aids).

### **Age:**

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

### **Income:**

Net monthly limit for one person \$859; couples \$1,267.  
The first \$20 of unearned income per household is exempted.

### **Assets:**

Limit: \$15,450 (one person); \$22,800 (couples), 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.

Call 311 for more information.

## **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 \$2,023; couples \$2,743.

Seniors 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.

Call 311 for more information.

## **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 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.

Call 311 for more information.

## **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.

Call 311 for more information.

## **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.state.ny.us](http://www.tax.state.ny.us).

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.

Call 518-457-5181 NYS Department of Taxation and Finance for more information.



## **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 \$2,391; couples \$3,127

### **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 \$575. 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 \$675.

### **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.

**To Apply:** Call 311 for more information.

## **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 home owners 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.

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

EPIC is a free New York State program that helps income-eligible seniors 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, a senior 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.

Call EPIC for additional information  
1-800-332-3742

## **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 senior citizens, the **Enhanced STAR** helps save about \$600 on property taxes.

**Age:** 65 and older

**Assets:** No limit

**Income:** Annual household income of \$86,300 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.

If you are currently receiving STAR on your property for this Tax year (2015-2016), you will continue to renew your benefit with the NYC Department of Finance.

Call the NYS Department of Taxation and Finance at (518) 457-2036 or 311 for more information.



**Bill de Blasio  
Mayor  
City of New York**

**Lorraine Cortés-Vázquez  
Commissioner  
New York City  
Department for the Aging**

**For information on all City services  
dial 311**