

Senior Citizen Programs

Protective services

Many senior citizens live independently. But, some elderly New Yorkers are in poor health and need assistance. If you are concerned that an elderly friend, relative or neighbor is at risk while living alone, contact your county Department of Social Services (DSS) for help. DSS can arrange a visit to assess the situation firsthand and determine what kind of help is needed.



Tax relief

If you are a state resident aged 65 and older, the following programs may help ease your tax burden:

- **Senior citizens real property tax exemption.** New York State localities can opt to grant up to a 50% reduction on real property taxes paid by qualifying seniors. Eligible homeowners must have an annual income within specific guidelines. Contact your local assessor’s office to see if this exemption or others are available, and check the income limits in your community.
- **The real property tax credit.** Eligible homeowners and renters with household gross annual incomes of \$18,000 or less may qualify for this refundable tax credit of up to \$375. You can receive the credit even if you don’t pay state income taxes. Qualified New Yorkers must submit claim form IT-214 to the state Department of Taxation and Finance (DTF); you will not automatically receive this credit. Visit tax.ny.gov/pit/credits/real_property_tax_credit.htm or call 518-457-5181 for details on eligibility requirements and filing.
- **Income tax exemption for retirement income.** Tax law exempts qualified retirement pension and annuity income up to \$20,000 per person per year from state income taxes. To qualify, you must be over 59 ½ or turn 59 ½ during the tax year. Visit tax.ny.gov/pit/file/information_for_seniors.htm or call 518-457-5181 to learn more.

Rent relief

The New York State Division of Housing and Community Renewal (DHCR) Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE) programs may apply in certain New York State communities where rent regulation is in effect. Local offices for the aging and housing offices may have information on these and other rent assistance programs.

Help at home

- **Expanded In-home Services for the Elderly Program (EISEP)** provides at-home support for those aged 60 and older who want to stay independent at home but need assistance with personal care or household chores and aren’t eligible for Medicaid. Support may include home care, respite for caregivers and other non-medical services. For more information about EISEP, contact your local office for the aging (find yours online at aging.ny.gov/local-offices) or call NY Connects at 800-342-9871.
 - **Home care.** Our community health care agencies offer a wide range of in-home care services to meet your individualized needs. Payment may be covered by Medicare or Medicaid, depending on a doctor’s recommendation and your age and income. If you have other health insurance, contact your insurance agent or examine your policy for possible home care coverage.
- For information on obtaining home care services, call your local office for the aging or county health department. There are different home health care providers, and the cost of these services can vary.



Important Contacts

Social Security

800-772-1213
TTY: 800-325-0778
ssa.gov

Medicare

800-MEDICARE (633-4227)
TTY: 877-486-2048
medicare.gov

Department of Public Service

800-342-3377
dps.ny.gov/ask-psc

NYS Division of Housing and Community Renewal

hcr.ny.gov

New York Connects

800-342-9871
nyconnects.ny.gov



Dear friend,
This brochure lists some of the special services available to senior citizens in New York State.

I hope you find this information useful. If you have questions that are not answered here, please contact the federal, state or local agency administering the program. If you’re not sure which agency to turn to or if you run into any problems in your search for assistance, please don’t hesitate to contact my office.

Sincerely,

A handwritten signature in blue ink, reading "Carl E. Heastie".

Speaker of the Assembly
Carl E. Heastie

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212-312-1400

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A guide to Senior Citizen Programs in New York State



Courtesy of:
Speaker of the Assembly
Carl E. Heastie

Additional Programs

Social Security

Social Security is a form of retirement insurance administered by the federal government. Under this program, workers who retire at 62 and older or are disabled can receive monthly cash benefits based on previous earnings. These benefits are also available to their dependents or survivors. For more information or to apply, visit your local Social Security office.

Supplemental Security Income

Social Security and Supplemental Security Income (SSI) are not the same. You may receive both Social Security and SSI benefits if your Social Security benefits are below a certain level.

You may qualify for Social Security Disability Insurance (SSDI), payable to blind or disabled workers, widowed spouses or adults disabled since childhood who are otherwise eligible. You may also qualify for SSI disability benefits payable to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements and are otherwise eligible. Apply at your local Social Security office.

Nutrition

■ **Supplemental Nutrition Assistance Program (SNAP)**, also known as Food Stamps, helps eligible seniors pay for groceries to support healthy nutritional practices. Contact your local social services office to learn more and see if you qualify.

■ **Community meal programs** held at community centers throughout the state serve nutritious and balanced meals to people aged 60 and older. No one is refused due to inability to pay. If you can't get to a community dining site on your own, ask your local office for the aging about transportation.

■ **Home-delivered meals** may be available. Contact your local office for the aging, or visit mealsonwheelsamerica.org/find-meals for information on delivery in your area.



■ **Senior Farmers' Market Nutrition Program (SFMNP)**. Eligible low-income seniors can apply for a booklet of coupons to buy fresh, local fruits and vegetables at participating farmers' markets and farm stands. For more information, contact your local office for the aging. Find your local office online at aging.ny.gov/local-offices.

Home Energy Assistance Program (HEAP)

HEAP can help eligible New Yorkers heat and cool their homes. Eligibility is determined by your annual income and household size. For more information, visit otda.ny.gov/programs/heap, contact your local office for the aging or call the New York State Office of Temporary and Disability Assistance at **800-342-3009**.

Utility consumer protections under the Home Energy Fair Practices Act (HEFPA)

The HEFPA offers some protections for elderly New Yorkers who are behind on payment and at risk for service termination.

- You may be able to pay off an old bill under a “deferred payment agreement” or get assistance from the local social services office.
- Your service provider must make special attempts to contact you by phone or in person at least three days before a scheduled service shut-off if they know that you and all adults living with you are 62 or older, blind or disabled, and any remaining household residents are 18 or younger.
- During the cold weather period of Nov. 1 to April 15, your service provider must make a special effort to determine if shutting off your heat-related service will cause a problem to your health and safety or that of a household member.

If you can't reach an agreement with your utility provider, New York State's Public Service Commission (PSC) can help. Call the PSC hotline at **800-342-3355**.

Lifeline

Lifeline is a federal program that offers a monthly discount to qualified low-income customers. If you qualify for the Lifeline discount, you can save at least \$9.25 per month on your Verizon Wireless monthly bill. Visit verizonwireless.com/solutions-and-services/lifeline for an application and more information.

Reduced fares on public transportation

If there is public transit operating in your locality, there are likely reduced fares for senior citizens. Call your local transportation authority or local office for the aging to learn more about available programs and possible restrictions.

Medicare, Medicaid and EPIC

Medicare

Medicare is a federal health insurance program for people 65 and older. People younger than 65 with certain disabilities are also eligible, including those with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS). Medicare is run by the Centers for Medicare and Medicaid Services, although you can apply through Social Security.

■ **Medicare Part A (hospital)**
Part A helps pay for inpatient care in a hospital or skilled nursing facility after a hospital stay, nursing home care (as long as custodial care isn't the only care you need), some home health care and hospice care.

■ **Medicare Part B (medical)**
Part B offers supplemental medical insurance to pay part of doctor fees, outpatient hospital services and other medical items and services not covered by Part A. Part B insurance is optional. If you are getting Social Security when you turn 65, you are automatically enrolled in both Medicare Part A and Part B. If not, you need to apply for Medicare three months before you turn 65. If you miss the initial enrollment period, you may apply in January, February or March of any calendar year, but premiums will be more expensive. For those who continue to work and are covered by their employer's health insurance, there is a special enrollment period upon retirement.

■ **Medicare Part C (private plans)**
Part C, or private Medicare Advantage Plans, gives people with Parts A and B an option to have all of their Medicare-covered health care under one umbrella. Many plans offer extra coverage, like vision, hearing, dental and/or health and wellness programs. Most include Part D Medicare prescription drug coverage.

■ **Medicare Part D**
Part D provides prescription drug coverage for everyone with Medicare. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. The annual open enrollment period for these stand-alone prescription drug plans (PDPs) is Oct. 15 - Dec. 7. Visit medicare.gov/plan-compare. Enrollment for most people is voluntary, although there is a permanent premium penalty for those who delay enrollment and do not have drug coverage that is at least comparable to the Part D standard coverage.

EPIC

Elderly Pharmaceutical Insurance Coverage (EPIC) is a prescription program for income-eligible seniors 65 and older that provides secondary coverage for

Medicare Part D-covered drugs purchased after any Part D deductible is met. It also covers many Medicare Part D-excluded drugs, like prescribed vitamins and cold and cough medications. EPIC copayments range from \$3 to \$20 based on the cost of the drug. EPIC also provides premium assistance for Medicare Part D plans to income-eligible seniors. To qualify, single individuals should have an annual income below \$75,000 and married individuals should have a combined income below \$100,000. For more information on enrolling in and using EPIC, visit health.ny.gov/health_care/epic or call the toll-free EPIC Helpline at **800-332-3742** (TTY: 800-290-9138).



Medicaid

Medicaid is a program for New Yorkers who can't afford to pay for medical care, including the medical expenses of those 65 and older, those who are blind or disabled and are eligible for Supplemental Security Income (SSI) or those who need help paying for their medical needs. Medicaid, unlike Medicare, pays for long-term health care for eligible individuals. It may also pay the cost of Medicare Part B and other private health insurance. Unlike Medicare, Medicaid is a federal/state medical assistance program administered by counties in New York State. Visit the New York Health Exchange at nystateofhealth.ny.gov or contact your local office for the aging for more information.