<table>
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<tr>
<th>PROGRAM TITLE</th>
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<th>ELIGIBILITY</th>
<th>INCOME LIMITS</th>
<th>RESOURCE LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare — Part A</td>
<td>Hospital Insurance Program</td>
<td>People 65+ eligible for Social Security or Railroad Retirement benefits. If these 65+ wish to purchase coverage ($457/month). Also, people who have been disabled and enrolled in Social Security Disability Insurance (SSDI) for at least 24 months, and those with End Stage Renal Disease (ESRD), or &quot;Lou Gehrig’s Disease&quot; (ALS). Generally, people are eligible for Medicare if they are a U.S. citizen or if they have been a legal permanent resident for at least 5 years AND they are 65-AND they are eligible for Social Security. (See Social Security, Benefits Checklist, page 5.)</td>
<td>None.</td>
<td>None.</td>
</tr>
<tr>
<td>Medicare — Part B</td>
<td>Medical Insurance</td>
<td>Applicants must elect Part B Medicare coverage and pay a monthly premium of $144.60 or higher, depending on their income. Standard Part B is income-dependent. Part B premiums are deducted from federal pension benefits. If an enrollee doesn’t receive federal pension benefits, Medicare will bill the recipient directly.</td>
<td>None.</td>
<td>None.</td>
</tr>
<tr>
<td>Medicare — Part C</td>
<td>Medical Insurance</td>
<td>People 65+ who are eligible for and already enrolled in Medicare Parts A and B.</td>
<td>None.</td>
<td>None.</td>
</tr>
<tr>
<td>Medicare is a federal health insurance program that began in 1966 under the Social Security Administration (SSA) and is now administered by the Centers for Medicare and Medicaid Services (CMS).</td>
<td>Medicare Part A provides federal coverage for acute hospital care; limited coverage for skilled nursing home, hospice and home care. Deductible: $1,408 per benefit period. Inpatient Hospital Copayments: $532/day for hospital days days 1-90; $714/day for hospital days 91-180 (up to a max of $6,529); and $11,943/day beyond (up to a max of $40,250 “lifetime reserve days”) and all costs beyond “lifetime reserve days” per benefit period. Skilled Nursing Home Copayments: $576/day for days 21-100. Hospice and Home Care Service Copayments: $50. Hospice days unlimited. Home Health Careduration must be doctor-ordered, 7 days/week for up to 60 days per medically necessary incident, renewable with doctor reconfirmation. The sign-up period for Medicare is a 7-month enrollment window centered on an individual’s 65th birthday. The open-enrollment period begins 3 months before an individual turns 65, and ends 3 months after the month in which an individual turns 65. There are penalties for missing the initial enrollment window: individuals can sign up during Medicare’s general enrollment period, Jan through Mar 33 each year, but they risk paying a 10% higher Part A premium for two years, and higher Part B premiums for life.</td>
<td>Same as above.</td>
<td>Based on a beneficiary’s modified adjusted gross income as reported on their 2018 tax return.</td>
<td>Part B Means-Tested Premium</td>
</tr>
<tr>
<td>Medicare is a federal program managed by the Centers for Medicare and Medicaid Services (CMS) for older adults (65+) and people with disabilities. Medicare is a state-administered federal program for low-income residents. The Social Security Administration (SSA) works with CMS to enroll those eligible in Medicare. Medicare applicants must call the Social Security Administration directly, at 800-772-1213, TTY users: 800-325-0778.</td>
<td>Medicare Rights Center National Helpline: 800-333-4442, prove all calling on behalf of yourself/friend/family member. Hours M–F, 10 am–3 pm, EST. Professionals, please email: <a href="mailto:professional@medicarerights.org">professional@medicarerights.org</a>.</td>
<td>Medicare Rights Center National Helpline: 800-333-4442, prove all calling on behalf of yourself/friend/family member. Hours M–F, 10 am–3 pm, EST. Professionals, please email: <a href="mailto:professional@medicarerights.org">professional@medicarerights.org</a>.</td>
<td>Medicare Part C enrollment: 800-MEDICARE</td>
<td>800-633-4227.</td>
</tr>
<tr>
<td>Medicare is a federal program managed by the Centers for Medicare and Medicaid Services (CMS) for older adults (65+) and people with disabilities. Medicare is a state-administered federal program for low-income residents. The Social Security Administration (SSA) works with CMS to enroll those eligible in Medicare. Medicare applicants must call the Social Security Administration directly, at 800-772-1213, TTY users: 800-325-0778.</td>
<td>Medicare Rights Center National Helpline: 800-333-4442, prove all calling on behalf of yourself/friend/family member. Hours M–F, 10 am–3 pm, EST. Professionals, please email: <a href="mailto:professional@medicarerights.org">professional@medicarerights.org</a>.</td>
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Medicare — Part D

Medicare Part D prescription drug benefit, is optional federal prescription and drug insurance that helps Medicare beneficiaries pay for self-administered prescription drugs.

For New York State, EPIC supplements Medicare Part D coverage. Please see EPIC, Benefits Checklist, page 5.

Medicare Part D Prescription Drug Coverage is offered through private companies as a stand-alone plan for those enrolled in Original Medicare, or as a set of benefits included with Medicare Advantage. 48 states, including NY and D.C. have a common benefit table.

Part D Low Income Subsidy — LIS “Extra Help” is a federal program that helps pay for all or part of a self-administered Medicare prescription drug costs for low income individuals and married couples. Individuals who qualify for LIS or who have enrolled in Medicare do not have a coverage gap.

Extra Help is available if the following income and asset limits apply:
- Income: $18,755 for an individual
- Income: $25,305 for a married couple
- Resource: $14,000 for an individual
- Resource: $20,720 for a married couple

To learn more about how EPIC and it complements Medicare Part D, see EPIC, Benefits Checklist, page 5.

Benefits Checklist, page 5.

Benefits Checklist, page 5.

Benefits Checklist, page  5.

Note

Medicare Part D prescription drug benefit available to everyone with Medicare. It has special importance to people with Medicare and New York State Medicaid because Medicare Part D replaces Medicaid in paying for most of your prescription drugs.

Medicare Part D prescription drug benefit almost all of your drugs costs will be paid for by Medicare instead of Medicaid. You will get prescription drug coverage from Medicare and pay a small Medicare copayment for each prescription.

If you currently receive NYS Medicaid and you do not get a Medicare prescription drug plan, you may lose all of your NYS Medicaid benefits.

www.health.ny.gov/health_care/medicare_programs/medicare_benefits

Medicare Part D Late Enrollment Penalty: Medicare calculates the late penalty by multiplying 1% of the “national base beneficiary premium” (32.74 in 2020) times the number of full, uncovered months the individual didn’t have Part D coverage.

Individual: $4720.00
Joint: $7140.00

The one-time, one-year, open enrollment Medicare Part D penalty starts on the first day of the month that an individual turns 65 and is not eligible for Medicare Part D.

Policies MAY contain a 6-month waiting period to enter prescription drug coverage. If you enter prescription drug coverage after this time, a 6-month waiting period starts the first day of the month that an individual enters prescription drug coverage.

Medicare Part D Income Subsidy — LIS “Extra Help” is a federal program that helps pay for same-to-most of the out-of-pocket costs of Medicare prescription drug coverage for low income individuals and married couples.

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 Written by sending an email to info@brookdale.org.
## 2020 BENEFITS CHECKLIST FOR OLDER ADULTS

**NEW YORK CITY & STATE**

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<tr>
<td><strong>Medicare Savings Programs</strong>&lt;br&gt;(for people 65+)</td>
<td>Medicare Savings Programs (MSPs) are federally-funded programs administered by each state to assist eligible Medicare recipients with costs of Medicare within the Medicaid program. To qualify, a person must have or be eligible for Medicare Part A, and have income below specific levels. Further information, see: medicareinteractive.org, an online resource of the Medicare Rights Center.</td>
<td>Info source: <a href="https://www.nyc.gov/content/nycgov%E4%BA%A7%E9%94%80/imc">https://www.nyc.gov/content/nycgov产销/imc</a></td>
<td>[<a href="https://www.medicare.gov/assets/pdf/Medicare-Savings-Program/MSP">https://www.medicare.gov/assets/pdf/Medicare-Savings-Program/MSP</a> أمر לינק]</td>
<td>None.</td>
<td>IN/NS: Medicaid/Medicare Programs. See: <a href="https://www.medicare.gov">medicare.gov</a>. NS: [Medicaid](<a href="https://www.medicare.gov/your-costs/get-help-paying-costs/medicare-savings-programs">https://www.medicare.gov/your-costs/get-help-paying-costs/medicare-savings-programs</a>.</td>
</tr>
</tbody>
</table>

### 1) Qualifying Individuals (QI)
- **QI** pays for Medicare Part B premium only. Applicants must reapply each year if their income changes. Those who have previously received the benefit do not qualify for QI benefits, granted on a first-come, first-served basis, with priority given to those who have previously received the benefit. Since April 1, 2008, there are no resource limits for New York residents. Info source: [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

**Income Threshold:** Individual: $1,426/month<br>Married couple: $2,139/month<br>

**Resource Limit:** Same as above

- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $1,426/month
- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $2,139/month<br>

- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $1,426/month
- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $2,139/month<br>

**Info source:** [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

### 2) Specified Low Income Beneficiary Program (SLMB)
- **SLMB** pays for Medicare Part B premium and prescription drugs. Applicants must reapply each year if their income changes. Those who have previously received the benefit do not qualify for SLMB benefits, granted on a first-come, first-served basis, with priority given to those who have previously received the benefit. Since April 1, 2008, there are no resource limits for New York residents. Info source: [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

**Income Threshold:** Individual: $1,912/month<br>Married couple: $2,868/month<br>

**Resource Limit:** Same as above

- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $1,912/month

**Info source:** [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

### 3) Qualified Medicare Beneficiary Program (QMB)
- **QMB** pays for Medicare Parts A and B premiums, coinsurance, deductibles, copayments, and prescription drug benefits. Applicants must reapply each year if their income changes. Those who have previously received the benefit do not qualify for QMB benefits, granted on a first-come, first-served basis, with priority given to those who have previously received the benefit. Since April 1, 2008, there are no resource limits for New York residents. Info source: [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

**Income Threshold:** Individual: $1,426/month<br>Married couple: $2,139/month<br>

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- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $2,139/month

**Info source:** [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

### QDWI
- **QDWI** helps pay for Medicare Part A premium—only—for people who are working and Medicare eligible due to disability. Applicants must reapply each year if their income changes. Those who have previously received the benefit do not qualify for QDWI benefits, granted on a first-come, first-served basis, with priority given to those who have previously received the benefit. Since April 1, 2008, there are no resource limits for New York residents. Info source: [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

**Income Threshold:** Individual: $1,426/month<br>Married couple: $2,139/month<br>

**Resource Limit:** Individual: $1,426/month<br>Married couple: $2,139/month

- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $1,426/month
- [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193) - $2,139/month

**Info source:** [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

### QDIW
- **QDIW** helps pay for Part A premiums—only—for people who are working and Medicare eligible due to disability. Applicants must reapply each year if their income changes. Those who have previously received the benefit do not qualify for QDIW benefits, granted on a first-come, first-served basis, with priority given to those who have previously received the benefit. Since April 1, 2008, there are no resource limits for New York residents. Info source: [http://www.wnyc.com/health/entry/193](http://www.wnyc.com/health/entry/193)

**Income Threshold:** Individual: $1,426/month<br>Married couple: $2,139/month<br>

**Resource Limit:** Individual: $1,426/month<br>Married couple: $2,139/month

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Medicaid

Medicaid is a means-tested, needs-based federal/state program covering a wide range of medical services including hospital and long term care (nursing home care), home care, physicians and pharmacy services.

NOTE:

Different states have varying eligibility requirements and benefits with federal minimums. Federal law prohibits coverage for immigrants during their first 5 years in the U.S.

New York State offers emergency Medicaid for immigrants.


Medicaid covers three groups of older adults:

- Older adults income-eligible for Medicaid who are ineligible for Medicare. For this group, Medicaid is their main health coverage.
- Older adults eligible for Medicare AND income-eligible for Medicaid. This group are dual-eligible, and can access programs including Programs of All Inclusive Care for the Elderly (PACE), and other Special Needs Plans.
- Income-eligible long term care recipients (nursing home, home care, and personal care services). Many people “spend down” their resources, becoming income-eligible for Medicaid.

Medicaid Spend-Down Program

Medicaid spend-down is a federal/state program that enables beneficiaries to deduct certain medical expenses so that an otherwise income-ineligible person can qualify for Medicaid.

Medicaid Spend-Down allows applicants with income and/or assets over the Medicaid limit to access Medicaid benefits by offsetting their excess with deductible medical expenses, such as bills from doctors’ visits, prescription drugs, and other in-kind medical services, up to the level of the income/asset limit that entitles an individual to Medicaid.

Once an eligible person or married couple has “spent down” their “surplus income,” they are eligible for community, hospital, or nursing home Medicaid coverage.

For people of any age, with the exception of recent immigrants, who are below income eligibility and asset guidelines. Medicaid covers three groups of older adults:

- Older adults income-eligible for Medicaid who are ineligible for Medicare. For this group, Medicaid is their main health coverage.
- Older adults eligible for Medicare AND income-eligible for Medicaid. This group are dual-eligible, and can access programs including Programs of All Inclusive Care for the Elderly (PACE), and other Special Needs Plans.
- Income-eligible long term care recipients (nursing home, home care, and personal care services). Many people “spend down” their resources, becoming income-eligible for Medicaid.

For people of any age, with the exception of recent immigrants, who are below income eligibility and asset guidelines.

Medicaid Income Levels

Individual: $875/month
Two Person Household: $1,284/month

Since 1998, the NYS “community” spouse of a “managed long term care” (MLTC) spouse on Medicaid can keep a reasonable level of income to live on. Income is defined broadly and includes earned and unearned income as well as most government benefits. In 2019, the Minimum Monthly Maintenance Needs Allowance (MMNA) for the “community” spouse is $5,216.00, this limit is expected to increase in 2020.

Info source: https://www.health.ny.gov/health_care/medicaid/income.htm

Info source: http://www.wnyc.com/health/entry/15/

Special Income Standard for Insuring Expenses for individuals discharged from nursing homes and who remain enrolled in an Medicaid Long Term Care (MLTC) plan:

- New York City: $1,405
- Long Island: $1,361
- Northern Metropolitan: $1,032
- Northeastern: $483
- Central: $446
- Rochester: $446
- Western: $386

* Standards become effective the month of nursing home discharge.


Medicaid Resource Levels

Individual: $15,750
Two Person Household: $23,100

Maximum Community Spouse Resource Allowance:

- New York City: $128,640
- Northern Metropolitan: $103,200
- Rochester: $85,640
- Long Island: $81,960
- Northeastern: $58,360
- Central: $54,960
- Rochester: $54,960
- Western: $48,360


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### 2020 Benefits Checklist for Older Adults

**New York State & City**

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<tr>
<td>Elderly Pharmaceutical Insurance Coverage (EPIC)</td>
<td>New York State assists eligible seniors with prescription drug payments through EPIC.</td>
<td>Only seniors who also have Medicare Part D may enroll in EPIC, which pays Part D premiums up to $38.35/month in 2019. After Medicare Part D deductibles are met, EPIC provides secondary coverage for prescription drugs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security</td>
<td>The Social Security Administration (SSA), a federal agency, administers monthly retirement benefits.</td>
<td>Seniors can apply for EPIC at any time of the year.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Social Security Administration manages Social Security, a benefits program providing income to retirees and others to partially replace income lost due to old age, the death of a spouse, or disability.</td>
<td>After any Medicare Part D deductible is met or approved Part D-excluded drugs once a member is enrolled in a Part D drug plan.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Security retirement benefits are based on an individual’s lifetime average earnings accrued over their working career. For a person to be social security eligible requires 40 quarters (“40 quarters” of earning “covered wages”).</td>
<td>EPIC Fee Plan: Individual(s) up to $20,000 Married couples up to $32,000.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Social Security Act (42 USC 407, 1935) refers to as FICA, Federal Insurance Contributions Act Act or “withholding tax,” a credit against annual income tax payments. Monies collected under FICA fund Social Security and Medicare programs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>EPIC Deductible Plan: Individual(s) $20,000 – $57,500 Married Couples: $25,000 – $100,000.</td>
<td>With the EPIC Deductible Plan, EPIC pays the Medicare Part D drug premium up to $38.35 in 2020 for members with incomes ranging from $20,000 to $23,000 if single or $26,000 to $29,000 if married.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employees and employers each contribute half of the monthly Social Security or Old Age (6.2%) and half of the monthly Medicare tax (1.45%) on a worker’s gross compensation through “payroll withholding.”</td>
<td>Deductible plan members with income between $23,000 to $70,000 if single or $29,000 to $100,000 if married are required to pay their Medicare Part D premium each month.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Self-employed workers pay the entire 15.3% (12.4% OASDI rate and 2.9% Medicare rate) themselves under the Self-Employed Contributions Act (SECA). OASI/D is the Old-Age and Survivors Insurance (OASI) Social Security Trust Fund.</td>
<td>To provide Part D premium assistance, the EPIC deductible plan is reduced by approximately $459 per year, the annual cost of a basic benchmark Part D drug plan. See: <a href="https://www.health.ny.gov/health_care/medicaid/part_d_deductible_plan.htm">https://www.health.ny.gov/health_care/medicaid/part_d_deductible_plan.htm</a>.</td>
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**INSIDE NYC**

- **New York State Dept. of Health**
- **New York State Office for the Aging**

**OUTSIDE NYC**

- **NYS EPIC Helpline**: Available from 8:30 am to 5:00 pm, M – F: 800-334-3700 and TTY: 800-290-3138.

**Mail Addressing**

- **EPIC**: P.O. Box 12028
- **Albany, NY 12212-5018**

- **Email**: nyhealthvip@epic.medscapehealth.com.

- For further 2020 EPIC information, see: [https://www.health.ny.gov/health_care/medicaid/part_d_deductible_plan.htm](https://www.health.ny.gov/health_care/medicaid/part_d_deductible_plan.htm)

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**Brookdale Center for Healthy Aging**

- **New York State Office for the Aging**
- **New York City Department of Health and Mental Hygiene**

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#### New York City & State

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<tbody>
<tr>
<td>Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)</td>
<td>The Federal Social Security Administration oversees the Federal Disability Programs, SSI and SSDI.</td>
<td><strong>SSD</strong> pays benefits based on financial need</td>
<td><strong>SSD</strong> awards people with low or no income and covered disabilities. Income that does not count as income includes: the first $20 of most monthly income, the first $60 of monthly earnings.</td>
<td><strong>SSD</strong> recipients: Individual: less than $2,000; Married couple: less than $3,000</td>
<td><strong>NYS Office of Temporary &amp; Disability Assistance (OTDA)</strong> General OTDA number: 800-423-1090</td>
</tr>
</tbody>
</table>
| | | **SSI** also pays to people 65 and older who are blind or disabled, who also meet the financial tests. | **SSI** benefits are paid by the month from application. | **SSI** recipients: Individual — less than $20,000; Married couple — less than $30,000 | Out to find out how to qualify for SSI, please see the benefits screening tool at www.otda.ny.gov |}

### Supplemental Nutrition Assistance Program (SNAP)

| **SNAP** provides recipients with a monthly allotment of benefits through an EBT electronic debit card system to buy approved food items. The dollar value depends on household income, number of household members, including children. Elderly/disabled may receive additional SNAP food benefits commensurate with their health/conditions. SNAP benefits can be used to buy food, including drinks and soda, and seeds and plants to grow food. SNAP benefits cannot be used to buy pet food, hot prepared food, foods prepared for in-store consumption, supplements, energy drinks, labeled supplements, alcohol, cigarettes, soaps, paper products, cleaning supplies, household supplies, vitamins, and medicine. **Maximum SNAP Benefits Allowance effective Oct 1, 2019:** | | **SNAP** income and resource limits are updated annually. Most SNAP eligibility rules apply to all households, but there are some special rules for households with elderly or disabled members. There is no resource test for households with elderly or disabled members whose income falls at or below the amount listed to the left, unless a household member has been sanctioned/disqualified from SNAP participation. | | **SNAP** recipients can be picked up at a SNAP center, locations: | To find your Local Department of Social Services (LDSS) Office in New York State: http://otda.ny.gov/forms/0778, 718-800-7777. For NYC SNAP program and application information: https://www1.nyc.gov/site/snap/home.page |
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**NOTE:** The information contained in this chart has been updated as of January 2020. Free updates are available by visiting Brookdale’s website at www.brookdale.org. Distribution is permitted in this original format only with the Hunter College/Brookdale logos clearly visible. Join our mailing list by sending an email to info@brookdale.org.
**2020 BENEFITS CHECKLIST FOR OLDER ADULTS**

**NEW YORK CITY & STATE**

**PROGRAM TITLE**

**BENEFITS**

- **Heating and Cooling Assistance (HEAP)**
  - SCRIE (Senior Citizen Rent Increase Exemption)
  - Heat Freeze Program
  - HEAP (Home Energy Assistance Program)

**ELIGIBILITY**

- **SCRIE**
  - Eligible tenants are those living in rent regulated apartments.
  - Tenants must be 62 years of age and must have a documented medical condition that makes them eligible.

- **HEAP**
  - Eligible tenants are those living in rent regulated apartments.
  - Tenants must be 62 years of age and must have a documented medical condition that makes them eligible.

**INCOME LIMITS**

- **SCRIE**
  - Income limits are based on a tenant's household size.

- **HEAP**
  - Income limits are based on the tenant's household size and income.

**RESOURCE LIMIT**

- **SCRIE**
  - Resource limits are based on a tenant's household size.

- **HEAP**
  - Resource limits are based on the tenant's household size and income.

**GOVERNMENT AGENCY**

- **INSIDE NYC**
  - SCRIE: New York State Office of Temporary and Disability Assistance (OTDA)
  - HEAP: New York State Office of Energy Services

- **OUTSIDE NYC**
  - SCRIE: Department of Housing Preservation and Development (HPD)
  - HEAP: New York City Department of Social Services (DSS)

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**Heating and Cooling Assistance (HEAP)**

HEAP is a state program that assists low income homeowners and renters with home-heating costs. New York State residents can apply for HEAP to help pay for energy costs. The program runs from November 1 through March 31, with most benefits available in December and January. Applications for HEAP can be submitted online or in person at local offices. Please visit http://otda.ny.gov/programs/heap/contact for more information.

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

SCRIE is half of New York City’s ‘Rent Freeze Program,’ and is administered by the NYC Department of Finance. (DRIE is the ‘rent freeze program’ for eligible disabled people.)

**Heating and Cooling Assistance (HEAP)**

The HEAP program has four components: Regular, Emergency, Repair & Replacement, and Clean & Tune. Payments/credits are paid directly to energy supplier depending on household composition, energy bills. HEAP benefits are available year-round. The application period begins on mid-November and continues into the winter, until funding for the program runs out.

- **Regular Component**
  - Applications can be submitted online or in person at local offices. Please visit http://otda.ny.gov/programs/heap/contact for more information.

- **Emergency Component**
  - Applications can be submitted online or in person at local offices. Please visit http://otda.ny.gov/programs/heap/contact for more information.

- **Repair & Replacement Component**
  - Payments/credits are paid directly to energy supplier depending on household composition, energy bills.

- **Clean & Tune Component**
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**SCRIE enables eligible seniors 62+ living in rent regulated apartments in NYC’s five boroughs as well as in Westchester and Nassau Counties to freeze their rent.**

- **Eligibility**
  - Tenants must be 62 years of age and have a documented medical condition that makes them eligible.

- **Income Limits**
  - Income limits are based on a tenant’s household size.

- **Resource Limits**
  - Resource limits are based on a tenant’s household size.

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**2020 BENEFITS CHECKLIST FOR OLDER ADULTS**

**NEW YORK CITY & STATE**

**Updated as of January 1, 2020**

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# 2020 BENEFITS CHECKLIST FOR OLDER ADULTS

## NEW YORK CITY & STATE

### NEW YORK STATE SCHOOL TAX RELIEF PROGRAM (FORMERLY "STAR," NOW "STAR CREDIT")

The New York State Department of Taxation and Finance administers the Real Property Tax Law §425 for homeowners of a primary residence in New York State. In NYC, property tax includes school tax. NYC STAR benefits are seen in reductions to quarterly tax bills for home/condo owners, and reductions in monthly maintenance costs to coop owners. In NYC, property and school taxes are separate.

#### Benefits

- **STAR recipients** can receive a property tax relief in one of two ways:
  - The **STAR credit program** benefits: receive a credit in the mail by check from the Tax Department to apply to their school tax bill.
  - The **STAR exemption program** (closed to new applicants as of July 2019): beneficiaries receive a direct reduction on their school tax bill in the form of a property tax exemption. (The STAR exemption remains in effect ONLY for those who were enrolled by 2016.)

#### Eligibility

- For property owners 65+ who meet certain income
- **Basic STAR**: available for owner-occupants of any age, for their primary residences; relief is based on the first $130,000 of a home's full value.
- **Enhanced STAR**: an increased benefit for all primary residences of homeowners 65+, unless the home is owned by spouses or siblings – in which case only one owner must be 65+ and meet the income limits. Homestead owners must own or live in one, two-, or three-family home, farm, mobile home, condo/co-op apartment. Relief is based on the first $68,700 of a home's full value.
- **Enhanced STAR**: the income limit for the Enhanced STAR benefit is $86,800 or less for the 2019-2020 school year.

### Partial Tax Exemption for Real Property of Senior Citizens (FORM RP-467 & FORM RP-467-Row)

The Senior Citizens’ Exemption is a New York State Department of Taxation and Finance Office of Real Property Tax Services benefits program that reduces by 50% the property taxes of people 65+ who earn less than $29,000 and who are otherwise eligible. Local governments and school districts can opt into this program.

#### Benefits

- **Senior citizens exemption**: covers a portion of school and municipal taxes and is available for homeowners age 65+, with incomes between $3,000 and $29,000 per year, depending on the determination of taxing entities. In the past, older adults qualifying for the program were automatically granted Enhanced STAR. Starting in 2015, eligible homeowners must apply separately for the “senior citizen exemption.”

#### Instructions for Form RP-467

- **First-time applicants**: https://www.tax.ny.gov/pdf/current_forms/orts/467_467_f.pdf

### INCOME LIMITS

- **Basic STAR**: Income must be under $50,000 based on Federal Adjusted Gross Income from 2 years prior. Income limit applies to the combined income of the owners spouse residing in the property. (The Basic STAR exemption income limit is $250,000).
- **Enhanced STAR**: Income limit at any figure between $3,000 and $29,000. The town, village, or school district to set the maximum income limit.
- **Enhanced STAR**: the income limit for the Enhanced STAR program is $86,800 or less for the 2019-2020 school year.

### Resource Limit

- **There are no resource limits for either the Basic or Enhanced STAR programs.**

### Government Agency

- **New York State Department of Taxation and Finance**: 518-457-2036, Property Tax Relief.
- **Visit**: www.tax.ny.gov/star/
- **Register for the STAR credit**: https://www.tax.ny.gov/ipt/property/exemption/seniorexempt.htm

### Resources

- **Enhanced STAR application deadline**: March 1 in most communities.
- **Senior citizens exemption**: the income limit at any figure between $3,000 and $29,000. For the 50% exemption, the law allows each county, city, town, village, or school district to set the maximum income limit at any figure between $3,000 and $29,000. The maximum income limit for properties in New York City is $55,000.
- **Basic STAR**: Income must be under $50,000, based on Federal Adjusted Gross Income from 2 years prior. Income limit applies to the combined income of the owners spouse residing in the property. (The Basic STAR exemption income limit is $250,000).

### Updates as of January 1, 2020

- **New York State Department of Taxation and Finance**: 518-457-2036, Property Tax Relief.
- **Visit**: www.tax.ny.gov/star/
- **Register for the STAR credit**: https://www.tax.ny.gov/ipt/property/exemption/seniorexempt.htm

### Resources

- **Enhanced STAR application deadline**: March 1 in most communities.
- **Senior citizens exemption**: the income limit at any figure between $3,000 and $29,000. For the 50% exemption, the law allows each county, city, town, village, or school district to set the maximum income limit at any figure between $3,000 and $29,000. The maximum income limit for properties in New York City is $55,000.

### Enhanced STAR

- **Basic STAR**: Income must be under $50,000, based on Federal Adjusted Gross Income from 2 years prior. Income limit applies to the combined income of the owners spouse residing in the property. (The Basic STAR exemption income limit is $250,000).
- **Enhanced STAR**: Income limit at any figure between $3,000 and $29,000. The town, village, or school district to set the maximum income limit.
- **Enhanced STAR**: the income limit for the Enhanced STAR program is $86,800 or less for the 2019-2020 school year.

### Basic STAR

- **Basic STAR**: Income must be under $50,000, based on Federal Adjusted Gross Income from 2 years prior. Income limit applies to the combined income of the owners spouse residing in the property. (The Basic STAR exemption income limit is $250,000).

### Enhanced STAR

- **Basic STAR**: Income must be under $50,000, based on Federal Adjusted Gross Income from 2 years prior. Income limit applies to the combined income of the owners spouse residing in the property. (The Basic STAR exemption income limit is $250,000).
- **Enhanced STAR**: Income limit at any figure between $3,000 and $29,000. The town, village, or school district to set the maximum income limit.
- **Enhanced STAR**: the income limit for the Enhanced STAR program is $86,800 or less for the 2019-2020 school year.
### PROGRAM TITLE
#### 2020 BENEFITS CHECKLIST FOR OLDER ADULTS
NEW YORK CITY & STATE

**GOVERNMENT AGENCY**
Updated as of January 1, 2020

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<td><strong>Claim for Real Property Tax Credit (Form IT-214)</strong>&lt;br&gt;(Also known as “Circuit breaker credits”)&lt;br&gt;and&lt;br&gt;Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters (Form NYC-208)**&lt;br&gt;Administered by the New York State Department of Taxation and Finance.</td>
<td><strong>In Brief:</strong>&lt;br&gt;SCHE is a property tax break for seniors who own one-, two-, or three-family homes, condominiums, or cooperative apartments, offering property tax relief for up to 50% of the property's taxable assessment.&lt;br&gt;The applicant must be at least 65 years old, with annual household income less than $200,000, and must live in a permanent residence in New York City.&lt;&lt;br&gt;<strong>Eligibility:</strong>&lt;br&gt;Applicants for the Real Property Tax Credit are eligible if:&lt;br&gt;1. They occupy the property as a principal residence.&lt;br&gt;2. The current market value of all real property owned, including houses, garages, and land, was $85,000 or less.&lt;br&gt;3. They are 65+ by December 31, 2020, or if the residence was less than 20% of the total rent received.&lt;br&gt;4. They occupied the same New York residence for six consecutive months before filing.&lt;br&gt;<strong>Income Limit:</strong>&lt;br&gt;For Claim for Real Property Tax Credit (Form IT-214) within NYC or in NYS:&lt;br&gt;1. Household gross income is $18,000 or less.&lt;br&gt;<strong>Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters (Form NYC-208) in NYC:</strong>&lt;br&gt;1. Household income is less than $200,000 per year.</td>
<td>None.</td>
<td>None.</td>
<td></td>
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</tbody>
</table>

**Senior Citizens Homeowners Exemption (SCHO)**<br>SCHE is administered in NYC by the City’s Department of Finance. SCHE is administered in NYS by the New York State Department of Taxation and Finance and by local counties, towns, villages or school districts.<br>SCHE is a property tax break for seniors who own one-, two-, or three-family homes, condominiums, or cooperative apartments, offering property tax relief for up to 50% of the property’s taxable assessment.<br>**Eligibility:**<br>The applicant must be at least 65 years old, with annual household income less than $200,000, and must live in a permanent residence in New York City.<br>**Income Limit:**<br>Within NYC: yearly combined household income: $ 58,399 or less.<br>**Claim for New York City Enhanced Real Property Tax Credit:**<br>1. Application deadline for SCHO in the tax year 2020-21 is Mar 15, 2020. Property owners who are not currently receiving SCHO should submit the SCHO online application for the tax year 2020-21.<br>**Claim form for the 2019 tax year will be available later in 2020.**<br>https://a836ef.nyc.gov/SmartFile/Filing/filingtype/individual/SCHO/2019/SCHO-SCHE<br>https://www1.nyc.gov/assets/finance/finance/downloads/pdf/payment_operations/2019/scho-removal.pdf

**Resource Limit:**

**GOVERNMENT AGENCY**
New York City Department of Finance: P.O. Box 3179, Union, NJ 07083
New York State Department of Taxation and Finance: 8:30 am—4:30 pm

**CONTACT**
New York City Department of Finance: P.O. Box 3179, Union, NJ 07083
New York State Department of Taxation and Finance: 8:30 am—4:30 pm

**NOTES**
SHELTS: Homeowners can use this program as a supplement to SCHO.

**SOURCES**

**CONTACT**
New York City Department of Finance: P.O. Box 3179, Union, NJ 07083
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**SOURCES**

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NOTE: The information contained in this chart has been updated as of January 2020. Free updates are available by visiting Brookdale’s website at www.brookdale.org

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