## Benefits Checklist 2023 Summary Chart

This chart links to a separate document. Click on program link for more detailed information, or see the full table of contents.

**Updated 3/1/23**

<table>
<thead>
<tr>
<th>Program</th>
<th>Benefits</th>
<th>Eligibility</th>
<th>Income &amp; Resource Limits</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| **Medicare Overview** | Insurance coverage for inpatient care at hospitals and hospice care, and a limited amount of long-term care | • Age 65 or older: Free for those eligible for Social Security or Railroad Retirement benefits; others can purchase coverage if U.S. citizens or legal residents for at least 5 years.  
• People of any age enrolled in Social Security Disability Insurance (SSDI) for at least 24 months  
• People with end stage renal disease (ESRD) or Lou Gehrig’s disease (ALS) | None | Social Security Administration: 800-772-1213; TTY users: 800-325-0778  
www.ssa.gov |
| **Medicare Part A**  
(hospital insurance) |  |  |  |  |
| **Medicare Part B**  
(medical Insurance) | Insurance coverage for physicians, outpatient services, diagnostic tests, durable medical equipment, medically necessary services, and preventive services | Same as Part A, but must enroll within 7-month window around 65th birthday or pay lifetime surcharge (exceptions related to employment may apply). | None | Same as above |
| **Help with Part B Costs: Medicare Savings Programs**  
(also known as QI and QMB) | Assists low-income Medicare recipients with Medicare premiums and other costs | • Age 65 or older  
• Eligible for Part A | • Income limits: $2,260/month (individuals), $3,057/month (married couples)  
• Resource limits: none | NYC: HRA Medicaid Helpline: 888-692-6116  
NYC Office of Insurance Services: 347-396-4637  
NYS Medicaid Helpline: 800-541-2831 |
<p>| <strong>Medicare Advantage Plans/Part C</strong> | Medicare managed care. Provides access to a variety of services in addition to the benefits of Original Medicare with a defined provider list. | Same as Part A. May enroll in Medicare Advantage when first eligible or switch to or from Original Medicare at certain times of the year. | None | 1-800-MEDICARE |</p>
<table>
<thead>
<tr>
<th>Program</th>
<th>Benefits</th>
<th>Eligibility</th>
<th>Income &amp; Resource Limits</th>
<th>Contact</th>
</tr>
</thead>
</table>
| **Medicare Part D**  | Covers a broad range of prescription drugs                               | • Must be enrolled in Medicare Part A and/or B.  
• Must enroll within 7-month window around 65th birthday or pay lifetime surcharge (unless enrolled in another plan deemed “creditable”).  
• NYS dual eligible (Medicare + Medicaid) recipients must enroll in Part D or risk losing benefits. | None                     | Medicare Part D Enrollment: 800-633-4227 and 1-800-Medicare or visit [www.medicare.gov](http://www.medicare.gov) |
| **Help with Part D Cost: Extra Help (Low Income Subsidy)** | • Pays the Part D premium and deductible  
• Limits copays to $4.15 generic/$10.35 brand-name  
• Eliminates coverage gap and the Part D penalty for late enrollment | • Individuals enrolled in both Medicare and Medicaid or a Medicare Savings Program are automatically enrolled.  
• Medicare Part D members whose income and resources do not exceed the limits; those with slightly higher incomes may qualify for partial Extra Help. | Income limits:  
$1,660/month (individuals);  
$2,239/month (married couples)  
Resource limits: $10,590 (individuals); $16,630 (married couples)  
Limits are higher for partial Extra Help. | Social Security: 1-800-722-1213 (TTY 1-800-325-0778); or visit [https://www.ssa.gov/medicare/part-d-extra-help](https://www.ssa.gov/medicare/part-d-extra-help) |
| **Medigap**          | Supplemental health insurance plans sold by private insurance companies to cover all or a portion of costs that aren’t covered by Medicare Parts A and B, including co-insurance and hospital deductibles. | • Individuals enrolled in Medicare Part A and Part B (not a Medicare Advantage plan).  
• In NYS, there is continuous open enrollment for Medigap plans. | None                     | NYC Department for the Aging’s Health Insurance Information Counseling and Assistance Program (HIICAP) hotline: 212-602-4180  
NYS HIICAP hotline: 800-701-0501 |
<table>
<thead>
<tr>
<th>Program</th>
<th>Benefits</th>
<th>Eligibility</th>
<th>Income &amp; Resource Limits</th>
<th>Contact</th>
</tr>
</thead>
</table>
| Medicaid                                    | Covers a wide range of medical services, including hospital and long-term care, physicians, and pharmacy services | • People of any age whose income and resources do not exceed NYS limits. • Coverage prohibited for immigrants during their first 5 years in the U.S., but NYS offers emergency coverage for undocumented and immigrant New Yorkers. | For adults 65+ in NYS: • Income limits: $1,677/month (individuals); $2,268/month (two-person households) • Resource limits: $30,182 (individuals); $40,821 (two-person households) | NYC HRA Medicaid Helpline: 888-692-6116  
NYS Department of Health Medicaid Helpline: 800-541-2831 |
<p>| Medicaid Spend-Down                         | Allows applicants with income over the Medicaid limit to access Medicaid coverage by subtracting medical costs from income | Applicants must be one of the following: • Age 65 or older • Blind or disabled • Under age 21 • Pregnant or a parent of a child under age 21 and • Have high health care costs | • Income limits: Income minus medical expenses must meet Medicaid limit above • Resource limits: Same as Medicaid | Same as Medicaid                                                                                   |
| Elderly Pharmaceutical Insurance Coverage (EPIC) | Reduces drug copayments for Medicare Plan D members. The Fee Plan charges a sliding-scale fee but covers Part D premiums for people with very low incomes. The Deductible Plan charges no fee but does not cover premiums for most people. | • New York State resident • Age 65 or older • Enrolled in Part D | Income limits: • Fee Plan: $20,000/year (individuals); $26,000/year (married couples) • Deductible Plan: Income limits: $75,000/year (individuals); $100,000/year (married couples) Resource limits: none | EPIC Helpline: 800-332-3742 and TTY 800-290-9138 |</p>
<table>
<thead>
<tr>
<th>Program</th>
<th>Benefits</th>
<th>Eligibility</th>
<th>Income &amp; Resource Limits</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Social Security</strong></td>
<td>Provides income to retired workers, surviving spouses and dependents of Social Security beneficiaries, and disabled workers</td>
<td>• Benefits can be claimed as early as age 62. Maximum monthly benefits are earned by delaying retirement claims until the age of 70. • Individuals must have 10 years (“40 quarters”) of federally taxable earnings. • Non-U.S. citizens who meet the other criteria are eligible.</td>
<td>• Income limit: None, but early claimants who continue to earn income may have benefits temporarily reduced. • Resource limit: none</td>
<td>Social Security Administration: 800-772-1213 <a href="http://www.ssa.gov">www.ssa.gov</a></td>
</tr>
<tr>
<td><strong>Social Security Disability Insurance (SSDI)</strong></td>
<td>Provides monthly payment for workers who are disabled before reaching retirement age and unable to work</td>
<td>• Disabled and unable to work for a year or more • Must have enough “work credits” through federally taxable earnings; the number of credits needed increases with age</td>
<td>• Earnings limits: $1,470/month; $2,460 (individuals who are blind) • Resource limits: none</td>
<td>NYS Office of Temporary &amp; Disability Assistance (OTDA): 800-423-1090 Social Security Administration: 800-772-1213; TTY 800-325-0778 Visit <a href="http://www.ssa.gov">www.ssa.gov</a> or <a href="http://www.nyconnects.ny.gov/">www.nyconnects.ny.gov</a></td>
</tr>
<tr>
<td><strong>Supplemental Security Income (SSI)</strong></td>
<td>Monthly payments to meet basic needs</td>
<td>• Age 65 or older OR • Disabled or blind AND • Has very low income and resources • U.S. citizen or qualified noncitizen • Is not confined to an institution (hospital or prison) at the government’s expense</td>
<td>• Income cannot be more than maximum monthly benefit: $1,001 (individual); $1,475 (couple) • Resource limits: $2,000 (individual); $3,000 (couple)</td>
<td>Same as SSDI</td>
</tr>
</tbody>
</table>
### Benefits Checklist 2023 Summary Chart

<table>
<thead>
<tr>
<th>Program</th>
<th>Benefits</th>
<th>Eligibility</th>
<th>Income &amp; Resource Limits</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New York City</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New York City has ended its COVID-19 emergency food distribution programs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| **Supplemental Nutrition Assistance Program (SNAP)** | Provides recipients with Electronic Benefits Transfer (EBT) cards to buy eligible food items | ● All ages are eligible, but households with an older (60+) or disabled member qualify for a higher income limit  
   ● U.S. citizen or qualified noncitizen | ● Income limits for household with 60+ or disabled member:  
   $2,265/month (individual);  
   $3,052/month (household of 2);  
   $3,839/month (household of 3)  
   ● Resource limits: none | NYC Human Resources Administration (HRA) Infoline:  
   781-557-1399; Online application:  
   https://a069-access.nyc.gov/accesshra/#/  
   NYS Office of Temporary and Disability Assistance (OTDA):  
   800-342-3009; or visit  
   https://www.ny.gov/services/apply-snap |
| **The Commodity Supplemental Food Program (CSFP)** | Participants can pick up a monthly basket of free food, nutrition information, and health care referrals at certain sites. | ● Age 60 or older  
   ● NYC and Long Island only | ● Income limits:  
   $1,473/month (individuals);  
   $1,984/month (household of 2)  
   ● Resource limits: none | Call 311 or visit  
   https://access.nyc.gov/programs/commodity-supplemental-food-program-csfp |
| **Heating & Cooling**                        |                                                                          |                                                                                               |                                                                                          |                                                                        |
| **Heating and Cooling Assistance (HEAP)**     | Assists low-income New Yorkers with heating costs, furnace repair, energy efficiency services, or the cost of buying and installing an air conditioner | ● U.S. citizen or qualified noncitizen  
   ● Automatic eligibility for recipients of SNAP, Temporary Assistance, or SSI living alone  
   For cooling assistance:  
   ● Household must include a person with a documented medical condition exacerbated by heat  
   ● No working air conditioner, or air conditioner is at least 5 years old | ● Income limits:  
   $2,852/month (individuals);  
   $3,730/month (household of 2);  
   $4,608/month (household of 3)  
   ● Resource limit: none | NYC: HRA Infoline:  
   NYS: NYS Office of Temporary and Disability Assistance (OTDA) at 800-342-3009;  
   nysheap@otda.ny.gov |
<p>| <strong>Con Ed Energy Affordability Program (Low-Income Discount)</strong> | Provides a monthly discount to low-income customers | Participation in one of the following programs: HEAP, SNAP, TANF, SNA, SSI, Medicaid, plus a few others. | No additional income or resource limits. | <a href="https://www.coned.com/en/accounts-billing/payment-plans-assistance/help-paying-your-bill">https://www.coned.com/en/accounts-billing/payment-plans-assistance/help-paying-your-bill</a> |</p>
<table>
<thead>
<tr>
<th>Program</th>
<th>Benefits</th>
<th>Eligibility</th>
<th>Income &amp; Resource Limits</th>
<th>Contact</th>
</tr>
</thead>
</table>
| **Senior Citizen Rent Increase Exemption (SCRIE)** | SCRIE helps eligible adults to freeze their rent and exempts them from future rent increases. | ● Age 62 or older  
● NYC/Westchester/Nassau County resident  
● Primary tenant named on the lease or have been granted succession  
● Spend more than one-third of their monthly household income on rent  
● U.S. citizen or qualified noncitizen | ● Income limits: $50,000 (annual combined household income)  
● Resource limits: none | NYC: Call 311 and ask for a SCRIE specialist; email scrie@hpd.nyc.gov; or apply at https://www1.nyc.gov/siterentfreeze/tools/nyc-tap.page  
NYS: call 914-948-4434 to get the SCRIE application form |
| **COVID-19 Emergency Rental Assistance Program (ERAP)** | Provides economic relief to low- and moderate-income households at risk of homelessness or housing instability. | ● Since March 13, 2020, a household member received unemployment benefits or experienced a reduction in income due to COVID-19 pandemic  
● No immigration status requirements | ● Income limits: at or below 80% of the Area Median Income (AMI)  
● Resource limits: none | Call 844-691-7368 or TTY: 833-843-8829, or visit https://otda.ny.gov/programs/emergency-rental-assistance/#contact |
| **New York State School Tax Relief Program (STAR)** | Property tax relief for homeowners | Basic STAR: Must own and occupy primary residence in New York State.  
Enhanced STAR: Homeowner must be age 65 or older. | Income limits:  
● Basic STAR: $500,000  
● Enhanced STAR: 2022–23: $92,000; 2023–24: $93,200  
Resource limit: none | NYC: Call 311 or 212-639-9675  
https://www1.nyc.gov/site/finance/benefits/property-enefit-forms/benefits-forms-property-owners.page  
NYS: 518-457-2036  
https://www.tax.ny.gov/star/ |
| **Partial Tax Exemption for Real Property of Senior Citizens (NYS) and Senior Citizen Homeowners’ Exemption (SCHE)** | Covers a part of eligible homeowners’ school and municipal taxes. | ● Age 65 or older  
● Resident of the property  
● Has owned the property for at least 12 consecutive months before the date of filing  
● No children living in the home who attend public school | ● Income limits: $58,400/yr  
● Resource limit: none | NYC: Call 311 or 212-639-9675  
https://www1.nyc.gov/site/finance/benefits/property-enetit-forms/benefits-forms-property-owners.page  
NYS: Dept. of Taxation and Finance, Property Tax Relief: 518-457-2036  
https://www.tax.ny.gov/star/ |
| **Claim for Real Property Tax Credit** | Offers refundable NYS tax credit (maximum $375) for low-income homeowners and renters | ● NYS resident for entire tax year  
● Occupied the same New York residence for 6 months or more  
● Homeowners: paid property taxes; property not valued above $85,000  
● Renters: paid rent of $450/mo. or less | ● Income limits: $18,000 (household gross income for tax year)  