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Updated 2/28/25

Program	Benefits	Eligibility	Income & Resource Limits	Contact
Health				
Medicare Overview				
Medicare Part A (hospital insurance)	Insurance coverage for inpatient care at hospitals and hospice care, and a limited amount of long-term care	<ul style="list-style-type: none"> 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 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	<ul style="list-style-type: none"> Age 65 or older Eligible for Part A 	<ul style="list-style-type: none"> Income limits: \$2,446/month (individuals), \$3,299/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
Medicare Advantage Plans/Part C	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

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Medicare Part D	Covers a broad range of prescription drugs	<ul style="list-style-type: none"> • 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 <u>must</u> 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
Help with Part D Cost: Extra Help (Low Income Subsidy)	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Income limits: \$1,976/month (individuals); \$2,664/month (married couples) • Resource limits: \$17,600 (individuals); \$35,130 (married couples) • Limits are higher for partial Extra Help. 	Social Security: 1-800-722-1213 (TTY 1-800-325-0778); or visit 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.	<ul style="list-style-type: none"> • 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

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Medicaid	Covers a wide range of medical services, including hospital and long-term care, physicians, and pharmacy services	<ul style="list-style-type: none"> • People of any age whose income and resources do not exceed NYS limits. • Coverage prohibited for permanent residents during their first 5 years in the U.S. • NYS now offers full Medicaid for undocumented immigrant New Yorkers age 65 or older. 	For adults 65+ in NYS: <ul style="list-style-type: none"> • Income limits: \$1,800/month (individuals); \$2,433/month (two-person households) • Resource limits: \$32,396 (individuals); \$43,781 (two-person households) 	NYC HRA Medicaid Helpline: 888-692-6116 NYS Department of Health Medicaid Helpline: 800-541-2831
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: <ul style="list-style-type: none"> • Age 65 or older • Blind or disabled • Under age 21 • Pregnant or a parent of a child under age 21 and <ul style="list-style-type: none"> • Have high health care costs 	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • New York State resident • Age 65 or older • Enrolled in Part D 	Income limits: <ul style="list-style-type: none"> • 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

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Income				
Social Security	Provides income to retired workers, surviving spouses and dependents of Social Security beneficiaries, and disabled workers	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Income limit: None, but early claimants who continue to earn income may have benefits temporarily reduced. • Resource limit: none 	Social Security Administration: 800-772-1213 www.ssa.gov
Social Security Disability Insurance (SSDI)	Provides monthly payment for workers who are disabled before reaching retirement age and unable to work	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Earnings limits: \$1,620/month; \$2,700 (individuals who are blind) • Resource limits: none 	NYS Office of Temporary & Disability Assistance (OTDA): 800-423-1090 Social Security Administration: 800-772-1213; TTY 800-325-0778 Visit www.ssa.gov or www.nyconnects.ny.gov
Supplemental Security Income (SSI)	Monthly payments to meet basic needs	<ul style="list-style-type: none"> • Age 65 or older OR • Disabled or blind <p>AND</p> <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Income from wages only: \$2,019 (individual); \$2,984 (couple); lower limits for income not from wages • Resource limits: \$2,000 (individual); \$3,000 (couple) 	Same as SSDI

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Food				
Supplemental Nutrition Assistance Program (SNAP)	Provides recipients with Electronic Benefits Transfer (EBT) cards to buy eligible food items	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Income limits for household with 60+ or disabled member: <ul style="list-style-type: none"> \$2,510/month (individual); \$3,407/month (household of 2); \$4,303/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 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.	<ul style="list-style-type: none"> Age 60 or older NYC and Long Island only 	<ul style="list-style-type: none"> Income limits: <ul style="list-style-type: none"> \$1,631/month (individuals); \$2,214/month (household of 2) Resource limits: none 	Call 311 or visit 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	<ul style="list-style-type: none"> U.S. citizen or qualified noncitizen Automatic eligibility for recipients of SNAP, Temporary Assistance, or SSI living alone For cooling assistance: <ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Income limits: <ul style="list-style-type: none"> \$3,332/month (individuals); \$4,345/month (household of 2); \$5,367/month (household of 3) Resource limit: none 	NYC: HRA Infoline: 718-557-1399; online application: access.nyc.gov/programs/home-energy-assistance-program-heap/ NYS: NYS Office of Temporary and Disability Assistance (OTDA) at 800-342-3009; online application: myBenefits.ny.gov
Con Ed Energy Affordability Program (Low-Income Discount)	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.	www.coned.com/en/accounts-billing/payment-plans-assistance/help-paying-your-bill

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Home				
Senior Citizen Rent Increase Exemption (SCRIE)	SCRIE helps eligible adults to freeze their rent and exempts them from future rent increases.	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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
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: <ul style="list-style-type: none"> • Basic STAR: \$500,000 • Enhanced STAR: 2024: \$98,700; 2025: \$107,300 Resource limit: none	NYC: Call 311 or 212-639-9675 www1.nyc.gov/site/finance/benefits/property-benefit-forms/benefits-forms-property-owners.page NYS: 518-457-2036 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.	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Income limits: \$58,400/yr • Resource limit: none 	NYC: Call 311 or 212-639-9675 www1.nyc.gov/site/finance/benefits/landlords-sche.page NYS: Dept. of Taxation and Finance, Property Tax Relief: 518-457-2036
Claim for Real Property Tax Credit	Offers refundable NYS tax credit (maximum \$375) for low-income homeowners and renters	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Income limits: \$18,000 (household gross income for tax year) • Resource limits: none 	Personal Income Tax Information Center: 518-457-5181; or visit www.tax.ny.gov