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Updated 2/20/26

Program	Benefits	Eligibility	Income & Resource Limits	Contact
<b>Health</b>				
<a href="#">Medicare Overview</a>				
<a href="#">Medicare Part A (hospital insurance)</a>	Insurance coverage for inpatient care at hospitals and hospice care, and a limited amount of long-term care	<ul style="list-style-type: none"> <li>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.</li> <li>People of any age enrolled in Social Security Disability Insurance (SSDI) for at least 24 months</li> <li>People with end stage renal disease (ESRD) or Lou Gehrig's disease (ALS)</li> </ul>	None	Social Security Administration: 800-772-1213; TTY users: 800-325-0778 <a href="http://www.ssa.gov">www.ssa.gov</a>
<a href="#">Medicare Part B (medical insurance)</a>	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
<a href="#">Help with Part B Costs: Medicare Savings Programs (also known as QI and QMB)</a>	Assists low-income Medicare recipients with Medicare premiums and other costs	<ul style="list-style-type: none"> <li>Age 65 or older</li> <li>Eligible for Part A</li> </ul>	<ul style="list-style-type: none"> <li>Income limits: \$2,494/month (individuals), \$3,375/month (married couples)</li> <li>Resource limits: none</li> </ul>	NYC: HRA Medicaid Helpline: 888-692-6116 NYC Office of Insurance Services: 347-396-4637 NYS Medicaid Helpline: 800-541-2831
<a href="#">Medicare Advantage Plans/Part C</a>	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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<a href="#">Medicare Part D</a>	Covers a broad range of prescription drugs	<ul style="list-style-type: none"> <li>• Must be enrolled in Medicare Part A and/or B.</li> <li>• Must enroll within 7-month window around 65th birthday or pay lifetime surcharge (unless enrolled in another plan deemed “creditable”).</li> <li>• NYS dual eligible (Medicare + Medicaid) recipients <u>must</u> enroll in Part D or risk losing benefits.</li> </ul>	None	Medicare Part D Enrollment: 800-633-4227 and 1-800-Medicare or visit <a href="http://www.medicare.gov">www.medicare.gov</a>
<a href="#">Help with Part D Cost: Extra Help (Low Income Subsidy)</a>	<ul style="list-style-type: none"> <li>• Pays the Part D premium and deductible</li> <li>• Limits copays to \$4.15 generic/\$10.35 brand-name</li> <li>• Eliminates coverage gap and the Part D penalty for late enrollment</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals enrolled in both Medicare and Medicaid or a Medicare Savings Program are automatically enrolled.</li> <li>• Medicare Part D members whose income and resources do not exceed the limits; those with slightly higher incomes may qualify for partial Extra Help.</li> </ul>	<ul style="list-style-type: none"> <li>• Income limits: \$2,015/month (individuals); \$2,725/month (married couples)</li> <li>• Resource limits: \$18,090 (individuals); \$36,100 (married couples)</li> <li>• Limits are higher for partial Extra Help.</li> </ul>	Social Security: 1-800-722-1213 (TTY 1-800-325-0778); or visit <a href="http://www.ssa.gov/medicare/part-d-extra-help">www.ssa.gov/medicare/part-d-extra-help</a>
<a href="#">Medigap</a>	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"> <li>• Individuals enrolled in Medicare Part A and Part B (not a Medicare Advantage plan).</li> <li>• In NYS, there is continuous open enrollment for Medigap plans.</li> </ul>	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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<a href="#">Medicaid</a>	Covers a wide range of medical services, including hospital and long-term care, physicians, and pharmacy services	<ul style="list-style-type: none"> <li>• People of any age whose income and resources do not exceed NYS limits.</li> <li>• Coverage prohibited for permanent residents during their first 5 years in the U.S.</li> <li>• NYS now offers full Medicaid for undocumented immigrant New Yorkers age 65 or older.</li> </ul>	For adults 65+ in NYS: <ul style="list-style-type: none"> <li>• Income limits: \$1,836/month (individuals); \$2,489/month (two-person households)</li> <li>• Resource limits: \$33,038 (individuals); \$44,796 (two-person households)</li> </ul>	NYC HRA Medicaid Helpline: 888-692-6116 NYS Department of Health Medicaid Helpline: 800-541-2831
<a href="#">Medicaid Spend-Down</a>	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"> <li>• Age 65 or older</li> <li>• Blind or disabled</li> <li>• Under age 21</li> <li>• Pregnant or a parent of a child under age 21</li> </ul> and <ul style="list-style-type: none"> <li>• Have high health care costs</li> </ul>	<ul style="list-style-type: none"> <li>• Income limits: Income minus medical expenses must meet Medicaid limit above</li> <li>• Resource limits: Same as Medicaid</li> </ul>	Same as Medicaid
<a href="#">Elderly Pharmaceutical Insurance Coverage (EPIC)</a>	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"> <li>• New York State resident</li> <li>• Age 65 or older</li> <li>• Enrolled in Part D</li> </ul>	Income limits: <ul style="list-style-type: none"> <li>• Fee Plan: \$20,000/year (individuals); \$26,000/year (married couples)</li> <li>• Deductible Plan: Income limits: \$75,000/year (individuals); \$100,000/year (married couples)</li> </ul> Resource limits: none	EPIC Helpline: 800-332-3742 and TTY 800-290-9138

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<b>Income</b>				
<a href="#">Social Security</a>	Provides income to retired workers, surviving spouses and dependents of Social Security beneficiaries, and disabled workers	<ul style="list-style-type: none"> <li>• Benefits can be claimed as early as age 62. Maximum monthly benefits are earned by delaying retirement claims until the age of 70.</li> <li>• Individuals must have 10 years (“40 quarters”) of federally taxable earnings.</li> <li>• Non-U.S. citizens who meet the other criteria are eligible.</li> </ul>	<ul style="list-style-type: none"> <li>• Income limit: None, but early claimants who continue to earn income may have benefits temporarily reduced.</li> <li>• Resource limit: none</li> </ul>	Social Security Administration: 800-772-1213 <a href="http://www.ssa.gov">www.ssa.gov</a>
<a href="#">Social Security Disability Insurance (SSDI)</a>	Provides monthly payment for workers who are disabled before reaching retirement age and unable to work	<ul style="list-style-type: none"> <li>• Disabled and unable to work for a year or more</li> <li>• Must have enough “work credits” through federally taxable earnings; the number of credits needed increases with age</li> </ul>	<ul style="list-style-type: none"> <li>• Earnings limits: \$1,690/month; \$2,830 (individuals who are blind)</li> <li>• Resource limits: none</li> </ul>	NYS Office of Temporary & 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>
<a href="#">Supplemental Security Income (SSI)</a>	Monthly payments to meet basic needs	<ul style="list-style-type: none"> <li>• Age 65 or older OR</li> <li>• Disabled or blind</li> </ul> <p>AND</p> <ul style="list-style-type: none"> <li>• Has very low income and resources</li> <li>• U.S. citizen or qualified noncitizen</li> <li>• Is not confined to an institution (hospital or prison) at the government’s expense</li> </ul>	<ul style="list-style-type: none"> <li>• Income from wages only: \$2,073/month (individual); \$3,067/month (couple); lower limits for income not from wages</li> <li>• Resource limits: \$2,000 (individual); \$3,000 (couple)</li> </ul>	Same as SSDI

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<b>Food</b>				
<a href="#">Supplemental Nutrition Assistance Program (SNAP)</a>	Provides recipients with Electronic Benefits Transfer (EBT) cards to buy eligible food items	<ul style="list-style-type: none"> <li>All ages are eligible, but households with an older (60+) or disabled member qualify for a higher income limit</li> <li>U.S. citizen or qualified noncitizen</li> <li>Work requirements now apply to adults age 18–64 who are able to work and who do not live with a child under age 14.</li> </ul>	<ul style="list-style-type: none"> <li>Income limits for household with 60+ or disabled member: \$2,608/month (individual); \$3,525/month (household of 2); \$4,442/month (household of 3)</li> <li>Resource limits: none</li> </ul>	<p>NYC Human Resources Administration (HRA) Infoline: 781-557-1399; online application: <a href="https://a069-access.nyc.gov/accesshra/#/">https://a069-access.nyc.gov/accesshra/#/</a></p> <p>NYS Office of Temporary and Disability Assistance (OTDA): 800-342-3009; or visit <a href="http://www.ny.gov/services/apply-snap">www.ny.gov/services/apply-snap</a></p>
<a href="#">The Commodity Supplemental Food Program (CSFP)</a>	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"> <li>Age 60 or older</li> <li>NYC and Long Island only</li> </ul>	<ul style="list-style-type: none"> <li>Income limits: \$1,956/month (individuals); \$2,644/month (household of 2)</li> <li>Resource limits: none</li> </ul>	<p>Call 311 or visit <a href="http://access.nyc.gov/programs/commodity-supplemental-food-program-csfp">access.nyc.gov/programs/commodity-supplemental-food-program-csfp</a></p>
<b>Heating &amp; Cooling</b>				
<a href="#">Heating and Cooling Assistance (HEAP)</a>	Assists low-income New Yorkers with heating costs, furnace repair, or the cost of buying and installing an air conditioner	<ul style="list-style-type: none"> <li>U.S. citizen or qualified noncitizen</li> <li>Automatic eligibility for recipients of SNAP, Temporary Assistance, or SSI living alone</li> </ul> <p>For cooling assistance:</p> <ul style="list-style-type: none"> <li>Household must include a person with a documented medical condition exacerbated by heat</li> <li>No working air conditioner, or air conditioner is at least 5 years old</li> </ul>	<ul style="list-style-type: none"> <li>Income limits: \$3,473/month (individuals); \$4,542/month (household of 2); \$5,611/month (household of 3)</li> <li>Resource limit: none</li> </ul>	<p>NYC: HRA Infoline: 718-557-1399; online application: <a href="http://access.nyc.gov/programs/home-energy-assistance-program-heap/">access.nyc.gov/programs/home-energy-assistance-program-heap/</a></p> <p>NYS: NYS Office of Temporary and Disability Assistance (OTDA) at 800-342-3009; online application: <a href="http://myBenefits.ny.gov">myBenefits.ny.gov</a></p>
<a href="#">Con Ed Energy Affordability Program (Low-Income Discount)</a>	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="http://www.coned.com/en/accounts-billing/payment-plans-assistance/help-paying-your-bill">www.coned.com/en/accounts-billing/payment-plans-assistance/help-paying-your-bill</a>

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<b>Home</b>				
<a href="#">Senior Citizen Rent Increase Exemption (SCRIE)</a>	SCRIE helps eligible adults to freeze their rent and exempts them from future rent increases.	<ul style="list-style-type: none"> <li>● Age 62 or older</li> <li>● NYC/Westchester/Nassau County resident of rent-regulated housing</li> <li>● Primary tenant named on the lease or have been granted succession</li> <li>● Spend more than one-third of their monthly household income on rent</li> </ul>	<ul style="list-style-type: none"> <li>● Income limits: \$50,000 (annual combined household income)</li> <li>● Resource limits: none</li> </ul>	NYC: Call 311 and ask for a SCRIE specialist; email <a href="mailto:scrie@hpd.nyc.gov">scrie@hpd.nyc.gov</a> ; or apply at <a href="https://www1.nyc.gov/site/rentfreeze/tools/nyc-tap.page">https://www1.nyc.gov/site/rentfreeze/tools/nyc-tap.page</a> NYS: <a href="https://hcr.ny.gov/system/files/documents/2023/09/rtp-13a-09-2023-fillable.pdf">https://hcr.ny.gov/system/files/documents/2023/09/rtp-13a-09-2023-fillable.pdf</a> or call 914-948-4434 to get the application form
<a href="#">New York State School Tax Relief Program (STAR)</a>	Property tax relief for homeowners	<p>Basic STAR: Must own and occupy primary residence in New York State.</p> <p>Enhanced STAR: Homeowner must be age 65 or older.</p>	<p>Income limits:</p> <ul style="list-style-type: none"> <li>● Basic STAR: \$500,000</li> <li>● Enhanced STAR: 2025: \$107,300; 2026: \$110,750</li> </ul> <p>Resource limit: none</p>	<a href="http://www.tax.ny.gov/star/">www.tax.ny.gov/star/</a>
<a href="#">Partial Tax Exemption for Real Property of Senior Citizens (NYS) and Senior Citizen Homeowners' Exemption (SCHE)</a>	Covers a part of eligible homeowners' school and municipal taxes.	<ul style="list-style-type: none"> <li>● Age 65 or older</li> <li>● Resident of the property</li> <li>● Has owned the property for at least 12 consecutive months before the date of filing</li> <li>● No children living in the home who attend public school</li> </ul>	<ul style="list-style-type: none"> <li>● Income limits: \$58,400/yr</li> <li>● Resource limit: none</li> </ul>	NYC: Call 311 or 212-639-9675 <a href="https://www.nyc.gov/site/finance/property/landlords-sche.page#">https://www.nyc.gov/site/finance/property/landlords-sche.page#</a> NYS: Dept. of Taxation and Finance, Property Tax Relief: 518-457-2036
<a href="#">Claim for Real Property Tax Credit</a>	Offers refundable NYS tax credit (maximum \$375) for low-income homeowners and renters	<ul style="list-style-type: none"> <li>● NYS resident for entire tax year</li> <li>● Occupied the same New York residence for 6 months or more</li> <li>● Homeowners: paid property taxes; property not valued above \$85,000</li> <li>● Renters: paid rent of \$450/mo. or less</li> </ul>	<ul style="list-style-type: none"> <li>● Income limits: \$18,000 (household gross income for tax year)</li> <li>● Resource limits: none</li> </ul>	Personal Income Tax Information Center: 518-457-5181; or visit <a href="http://www.tax.ny.gov">www.tax.ny.gov</a>