HUNTER | Brookdale Center for Healthy Aging

Benefits Checklist 2026 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 7/13/26**

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	● 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	● Age 65 or older ● Eligible for Part A	● Income limits: $2,494/month (individuals), $3,375/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	● 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
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: $2,015/month (individuals); $2,725/month (married couples) ● Resource limits: $18,090 (individuals); $36,100 (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.	● 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	● 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: ● Income limits: $1,836/month (individuals); $2,489/month (two-person households) ● Resource limits: $33,038 (individuals); $44,796 (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: ● 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

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Income				
Social Security	Provides income to retired workers, surviving spouses and dependents of Social Security beneficiaries, and disabled workers	● 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.	● 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	● 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	● Earnings limits: $1,690/month; $2,830 (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	● 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	● Income from wages only: $2,073/month (individual); $3,067/month (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	● 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 ● 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.	● 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) ● 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.	● Age 60 or older ● NYC and Long Island only	● Income limits: $1,995/month (individuals); $2,705/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, 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: $3,473/month (individuals); $4,542/month (household of 2); $5,611/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.	● Age 62 or older ● NYC/Westchester/Nassau County resident of rent-regulated housing ● Primary tenant named on the lease or have been granted succession ● Spend more than one-third of their monthly household income on rent	● Income limits: $75,000 (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/site/rentfreeze/tools/nyc-tap.page NYS: https://hcr.ny.gov/system/files/documents/2023/09/rtp-13a-09-2023-fillable.pdf or call 914-948-4434 to get the 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: ● Basic STAR: $500,000 ● Enhanced STAR: 2025: $107,300; ● 2026: $110,750 Resource limit: none	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://www.nyc.gov/site/finance/property/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	● 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) ● Resource limits: none	Personal Income Tax Information Center: 518-457-5181; or visit www.tax.ny.gov