

Your Guide to Public Benefits in New York

Find, understand, and apply for programs in your state that can help:

- Increase your income,
- Save money on prescription drugs
- Pay doctors' bills;
- Buy groceries; and
- Cover other basic costs.

This fact sheet describes the programs in your state, helps you decide which are right for you, and tells you how to sign up. Income guidelines, eligibility requirements, and telephone numbers are subject to change. For the most up-to-date information in your ZIP code area log on to www.aarp.org/quicklink.

You can also go to the Benefits QuickLINK website (www.aarp.org/quicklink) to find out if you qualify for the benefits listed below or to print out applications for programs in your state.

Paying for Health Care and Prescription Drugs

Medicare

Benefit: Health insurance that helps pay for preventive care, doctor visits, hospital stays and prescription drugs.

Who can apply: People who are 65 and older, and younger people with disabilities or kidney failure.

How to apply: Call the Social Security Administration toll-free at **1-800-772-1213** and tell the operator where you live. You



can also log on to www.socialsecurity.gov and select “Questions about Medicare.” For information about the Medicare prescription drug coverage, call **1-800-MEDICARE (1-800-633-4227)** or log on to www.medicare.gov.

For additional assistance, call the Health Insurance Information, Counseling and Assistance Program, also known as the New York State Health Insurance Assistance Program (SHIP), toll-free at **1-800-701-0501** or log on to www.aging.ny.gov/healthbenefits.

Medicare Savings Programs

Benefit: Pays for some of the costs of Medicare, including the Part B premium, deductibles, and co-payments. How much you get depends on your income and assets.

Who can apply: People who get Medicare and earn around \$1,239 per month for one person, or \$1,660 per month for a married couple.

How to apply: Get an application at the County Department of Social Services. The phone number for the local department of social services can be found in the government pages of the telephone book. Within New York City and the five boroughs of the city, call the Medicaid Helpline toll-free at **1-888-692-6116**.

Medicare Rx Extra Help

Benefit: Pays for the monthly fee and deductible for Medicare prescription drug coverage, and lowers prescription drug co-payments.

Who can apply: People who get Medicare and have combined savings, investments and real estate (other than your home) are not worth more than \$12,510 if you are single, or \$25,010 if you are married and living with your spouse and have a limited income.

How to apply: Call the Social Security Administration toll-free at **1-800-772-1213** and ask for the Medicare Rx Extra Help application. You can also log on to www.socialsecurity.gov and click on the Medicare section.

For additional assistance, call the Health Insurance Information, Counseling and Assistance Program, also known as the New York State Health Insurance Assistance Program (SHIP), toll-free at **1-800-701-0501** or log on to www.aging.ny.gov/healthbenefits.

New York Elderly Pharmaceutical Insurance Program (EPIC)

Benefit: EPIC is a cost-sharing program for prescription drugs. Older adults with moderate incomes pay a low quarterly fee, and participate in the Fee Plan. Older adults with higher incomes meet an annual deductible, and participate in the Deductible Plan.

Who can apply: New York residents who are 65 or older with income less than \$35,000 for one person, and less than \$50,000 for married couples living together.

How to apply: For more information or an application, call the EPIC toll-free Helpline at **1-800-332-3742** or log on to www.health.state.ny.us/health_care/epic.

Medicaid

Benefit: Provides medical coverage for hospital care, health center and clinical services, doctor care, nurse care, lab and X-ray services and nursing homes.

Who can apply: People who are 65 or older, blind or have disabilities, few resources, or in some cases, high medical bills. To qualify, you must meet Medicaid income and asset limits. Income limits vary, depending on the size of your family and where you live. Income limits also vary based on the particular Medicaid program for which you qualify, so contact your state Medicaid office for more information.

How to apply: Write, phone, or go to your local Department of Social Services (DSS). To find your local DSS office, log on to www.health.state.ny.us/health_care/medicaid/index.htm. Or, call toll-free at **1-877-472-8411** (from any of the five



boroughs) or **718-557-1399** (in New York State).

Help with Your Home State Property Tax Assistance

Benefit: New York State's School Tax Relief (STAR) Program provides a property tax exemption on owner-occupied residential property to all New York State residents. In addition, New York State law allows up to a 50 percent abatement in local real property taxes for older homeowners, with each locality allowed to set its own maximum income eligibility standard.

Who can apply: Seniors with income over \$73,000 and all non-seniors are eligible for the Basic STAR. Seniors with income under \$73,000 are eligible for the Enhanced STAR Exemption.

How to apply: For information and application forms, contact the local Tax Assessor's office at **518-486-5446** or log on to www.orps.state.ny.us/index.cfm.

Home Energy Assistance Program (HEAP)

Benefit: Pays heating and cooling bills, and some energy-related home repairs.

Who can apply: Low-income people with annual incomes less than \$23,556 for one person, or \$30,804 for two people.

How to apply: For additional information or application assistance, call toll-free at **1-800-342-3009** (in-state only) or log on to www.otda.state.ny.us/main/heap/default.htm.

Telephone Assistance

Benefit: Helps pay for the cost of basic local telephone services.

Who can apply: Qualified low-income older adults. You are automatically eligible if you are in one of the following programs: Medicaid, Supplemental Security Income (SSI), Federal Housing Assistance/Section 8 Programs, Food Stamps, Low Income Home Energy Assistance Programs, Bureau of Indian Affairs (BIA) General Assistance, and Tribally Administered Temporary Assistance for Needy Families (TANF).

How to apply: Call your local phone company and tell the sales department that you want to apply for Link Up or Lifeline.

Help Buying Nutritious Food

Food Stamp Program

Benefit: An Electronic Benefits Transfer (EBT) card, similar to a debit card, that you can use like cash to pay for food at most grocery stores.

Who can apply: People with limited income and resources, especially people 60 and over.

How to apply: Apply at your local Department of Social Services. To find your local department, call The Food Stamp Outreach Project toll-free at **1-866-839-7304** or log on to www.nyfoodstamp.org.

Cash Assistance

Social Security

Benefit: Monthly checks. How much you get depends on how long you have worked, how much money you earned, where you worked, and your age when you began getting benefits.

Who can apply: Workers who are 62 or older, people with disabilities, or the spouse and children of a deceased or disabled worker who paid into the Social Security program.

How to apply: You can find out if you qualify for Social Security Benefits by using the screening tool on the Social Security website (www.socialsecurity.gov). If you qualify, you can apply for retirement benefits online at www.socialsecurity.gov. You can also make an appointment at your local Social Security Office. To find your local Social Security Office, call **1-800-772-1213** toll free and tell the operator where you live.

Supplemental Security Income (SSI)

Benefit: Monthly checks.

Who can apply: People who are 65 and older, or people who are blind or have disabilities and have very low income and assets.

How to apply: You must make an appointment at your local Social Security office to

apply. You can find your local Social Security office by calling **1-800-772-1213** toll free and telling the operator where you live. Or, you can log on to www.ssa.gov/pgm/links_ssi.htm.

Other Information

Eldercare Locator

Connects older Americans and their caregivers with sources of information on senior services. Call **1-800-677-1116** (hours of operation are Mon. - Fri., 9:00 a.m. - 8:00 p.m. ET) or log on to www.eldercare.gov.

Senior Information Hotline

For additional information about other programs and resources for older adults in New York, call the New York Senior Citizens' Hotline toll-free at **1-800-342-9871** or log on to www.aging.ny.gov.

Legal Help

If you need a lawyer but have limited resources, contact your county Area Office on Aging. To find your county's Area Office on Aging, go to www.aging.ny.gov or call the Senior Citizen's Help Line toll-free at **1-800-342-9871**.

You can also go to the Benefits QuickLINK website at www.aarp.org/quicklink.



Benefits Outreach Program

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The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to re-join the workforce. Free tax preparation is provided for low-and moderate-income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.