

# Financial Benefits for Seniors (01/12/12)

Prepared by Broome County Office for Aging

Programs are available to seniors that can save you money or increase your income. Eligibility requirements may apply and are subject to change during the year. When applying, be sure to check the most current requirements. Call the Broome County Office for Aging **Senior Resource Line at 778-2411** to find out about the following:

## **ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC)**

**Free** NYS program that helps income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. EPIC will pay the Medicare Part D premiums up to the benchmark amount (\$39.79 in 2012) for members who fall within these incomes: up to \$23,000 if single and \$29,000 if married. EPIC also provides supplementary drug coverage for Part D covered drugs and Part D excluded drugs purchased while in the Medicare Part D coverage gap (donut-hole).

**Eligibility:** NYS resident age 65 or over. **Must be enrolled or eligible to be enrolled in a Medicare Part D drug plan.** Cannot be receiving full Medicaid benefits (except Medicaid spend-down) or have other comprehensive insurance for prescriptions. No asset limits.

**Yearly income limits:** 35,000 if single or \$50,000 if married.

**To apply:** Seniors can apply for EPIC at any time of the year. Call EPIC at 1-800-332-3742 or Broome County Office for Aging at 778-2411.

## **LIFELINE DISCOUNT TELEPHONE SERVICE**

Discounted telephone service for income-eligible consumers that lowers basic local service charges and eliminates subscriber line charge. May also provide discounted hookup charge. Total bill savings and benefits vary depending on your local telephone company.

**Eligibility:** Receive or are eligible for specified government benefit programs, including Medicaid, Food Stamps, HEAP, SSI, Veteran's Disability Pension (non-service related) or Veteran's Surviving Spouse Pension (non-service related), etc.

**For information:** Call Broome County Office for Aging at 778-2411.

**To apply:** Call your local telephone company as listed on phone bill or in telephone directory to request application. Submit proof of eligibility with application. If participate in government programs listed above, attach copy of benefit identification card, copy of HEAP approval notice or copy of utility bill showing HEAP benefit. If income eligible but not presently receiving benefits through government programs listed, submit copy of annual tax return as proof of eligibility. Periodic recertification of eligibility may be required including documentation.

## **HOME ENERGY ASSISTANCE PROGRAM (HEAP)**

Provides a direct, once per season payment to fuel vendor for homeowners or renters. If heat is included in rent, you may be eligible for a "renter's benefit." Must reapply annually. Those receiving Food Stamps should check with Food Stamp department about the automatic benefit. Call the OFA HEAP message line for current HEAP information at 778-2063.

**Monthly income limits:** 1 person household \$2,146; 2 person household \$2,806

**To apply when HEAP is open:** If not on Food Stamps and either age 60 or over or receiving SSI or SSD, call Broome County Office for Aging at 778-2411. If receiving Food Stamps, call your Food Stamp Caseworker. All others, including those with scheduled shut offs, disconnected service, or less than a ten day supply of fuel, call the Department of Social Services Emergency HEAP Unit at 778-2638.

For inoperable heating equipment, call DSS Emergency HEAP year-round at 778-2638.

## **WEATHERIZATION REFERRAL AND PACKAGING PROGRAM (WRAP)**

Assists low-income seniors with energy-related problems or needs. WRAP staff will assess needs and develop a plan. Referrals are made to the weatherization agency and other community programs.

**Eligibility:** Cannot exceed HEAP income guidelines (See HEAP description.)

**To apply:** Call Broome County Office for Aging at 778-2411 and ask for the WRAP Unit.

## **EMPOWER NEW YORK**

Those who meet income guidelines may be eligible for energy conservation education and/or a home energy audit at no charge to the client. Some energy related repairs may be provided.

**Eligibility:** Cannot exceed HEAP income guidelines (See HEAP description.)

**To apply or for more information:** Call Broome County Office for Aging at 778-2411 and ask for the WRAP Unit.

## **NYSEG Energy Assistance Program (EAP)**

Assistance in paying NYSEG utility bill for HEAP eligible customers.

1. Basic Benefit - Monthly NYSEG bill credits automatically available to customer when HEAP is applied directly to active NYSEG account. If HEAP grant is applied to other heating fuel vendor account, customer must provide copy of HEAP award letter. EAP bill credits continue as long as HEAP grant is received once every 12 months. Bill credits depend on whether electricity, natural gas or both are provided by NYSEG and fuel used for heat.

2. Limited Benefit - NYSEG sends application to limited number of EAP participants eligible for reduction in past-due amount. Must meet conditions: have made 3 payments in last 12 months (excluding HEAP payments), arrears of \$240 to \$750, and enroll in budget billing. Past due balances reduced 1/24 each time bill paid in full on time. Participants removed permanently from Limited Benefit for three consecutive missed payments. Enrollment limited to 36 months.

**For information:** Call NYSEG at 1-800-572-1111.

## **FOOD STAMPS**

Electronic benefit card with monthly allotment to purchase food items. Dollar value depends on gross household income compared to net household income after shelter and medical expenses are considered. Can be used towards Meals on Wheels and meals at senior centers.

**Eligibility:** Age 60 or over or disabled. One senior/disabled person household monthly gross income of \$1,805 or lower and net income of \$903 or lower. Two senior/disabled person household monthly gross income of \$2,428 or lower and net income of \$1,215 or lower. (Other eligibility guidelines exist for under age 60.)

**To apply:** Call Broome County Department of Social Services at 778-3772.

## **MEDICAID**

Comprehensive health care benefits, including coverage for prescription drugs, physician services, hospitals, nursing homes and home care.

**Eligibility:** Age 65 or over, blind or disabled of any age. Low income and low resources. Monthly Income Limits: Individual with no more than \$792 + \$20 and asset limit \$14,250. Couple with no more than \$1,159 + \$20 and asset limit \$20,850. Exemptions: personal car, home, health insurance premiums; \$1,500 per person for burial fund, or any amount may be exempt if in irrevocable pre-need funeral arrangement.

**Other eligibility guidelines exist for under age 65.**

**Note:** Medicaid Spend-down may enable persons with higher incomes and high medical expenses obtain benefits after the individual or couple has "spent down excess income" to Medicaid level.

**Note:** Spousal Medicaid allows community spouse to retain up to \$2,841 monthly income and \$74,820 in assets when other spouse is institutionalized. In certain situations, the community spouse may be able to keep more in assets.

**To apply or for more information:** Call Broome County Dept. of Social Services at 778-2604.

## **SUPPLEMENTAL SECURITY INCOME (SSI)**

Monthly cash benefits to meet food, clothing and shelter needs for people with low income and low assets.

**Eligibility:** Age 65 or over, blind or disabled of any age. Assets may not exceed \$2,000 for one person or \$3,000 for two people. Income guidelines vary whether living alone, living with others or living in household of another. (Example: SSI Standard Benefit Amount for person living alone is \$782 per month so inquire if monthly income is lower) The first \$20 of monthly household income is automatically not counted. Exemptions: home; car up to \$4,500 value; personal/household goods up to \$2,000 equity; \$1,500 per person burial fund, or any amount in irrevocable pre-need funeral arrangement.

**To apply or for more information:** Call the Binghamton office of the Social Security Administration at 1-866-964-3971 or the national number at 1-800-772-1213 or call Broome County Office for Aging at 778-2411.

## **MEDICARE SAVINGS PROGRAMS**

Medicare Savings Programs can help low and moderate-income Medicare beneficiaries pay Medicare Part B premiums and possibly co-pays and deductibles.

**Eligibility:** Enrolled in Medicare Part A, eligible for Medicare Part B and meet income guidelines.

**To apply:** Contact the Broome County Department of Social Services Medicaid Assistance Unit at 778-2731. Can contact Action for Older Persons at 722-1251 for assistance with application.

Name of Program	Benefit - What Medicare Savings Programs Pay	Monthly Income Eligibility	
		Individual	Couple
Qualified Medicare Beneficiaries (QMB)	<b>Medicare A and/or Medicare Part B premiums, coinsurance, and deductibles</b>	Up to \$908 + \$20	Up to \$1,226 + \$20
Specified Low Income Medicare Beneficiaries (SLIMB)	<b>Medicare Part B premium</b>	\$909-1,089 + \$20	\$1,227-1,471 + \$20
Qualified Individuals-1 (QI-1)	<b>Medicare Part B premium</b>	\$1,090 - 1,226 + \$20	\$1,472 - 1,655 + \$20

- 1) Income is based on net income (gross income minus health care premiums and a \$20 disregard).
- 2) There is no resource test for the Medicare Savings Programs.
- 3) You can be eligible for QMB only or for QMB and Medicaid, as well as QMB with a spend-down. You can be eligible for SLIMB only or for SLIMB and Medicaid with a spend-down. A resource test does apply for Medicaid. You cannot be eligible for QI-1 and Medicaid.
- 4) Annual recertification is required for the Medicare Savings Programs.
- 5) **Qualifying for the Medicare Savings Programs can make you eligible for the Medicare Part D subsidy.**

## **LOW-INCOME SUBSIDY FOR MEDICARE PART D DRUG PLAN**

Provides "Extra Help" paying for all or part of cost of monthly premiums, annual deductibles, drug co-payments and coverage gap related to Medicare Prescription Drug program.

**Eligibility:** Medicare beneficiary with limited income and resources. Resource amount includes allowance for burial expenses. May qualify with higher income in some cases, such as if you or your spouse have earnings from work or support other family members who live with you.

**To apply:** Call the Binghamton office of the Social Security Administration at 1-866-964-3971 or the national number at 1-800-772-1213. No deadline to apply but the earlier you become eligible, the sooner you save money.

## **SCHOOL TAX RELIEF PROGRAM (STAR)**

NYS program for reduction in school taxes for owner-occupied primary residences.

**Eligibility:** Applies to homes, condominiums, cooperative apartments, apartment buildings or mobile homes. For "Enhanced STAR" must be age 65 or over with adjusted household income of \$79,050 or less. For "Basic STAR" can be under age 65 with adjusted household income below \$500,000 or age 65 or over with income exceeding \$79,050 and below \$500,000.

**To apply:** Call your local Assessment Office. Must apply for "Enhanced STAR" January 1 to March 1 each year.

## **SENIOR CITIZENS PARTIAL REAL PROPERTY TAX EXEMPTION**

NYS program for reduction in property taxes paid on a residence. Otherwise known as Aged Exemption or Senior Exemption. Localities and school districts have option whether or not to offer this exemption.

**Eligibility:** Property owner age 65 or over. Income limits vary by locality. (If qualify for Senior Citizens Partial Real Property Tax Exemption, you automatically qualify for Enhanced STAR.)

**To apply:** Call your local Assessment Office. Must apply January 1 to March 1 each year.

## **CLAIM FOR REAL PROPERTY TAX CREDIT FOR HOMEOWNERS AND RENTERS (IT-214)**

NYS rebate for real property taxes or rent paid for residence. Rebate \$75 to \$375.

**Eligibility:** Maximum household gross income \$18,000. NYS resident for entire year. Occupied same NY residence for six months or more. Residence not completely exempted from real property taxes. Real property market value up to \$85,000. Could not be claimed as dependent on someone else's federal income tax return. Average monthly rent paid, not counting heat, gas, electricity, furnishings or board, was \$450 or less.

**To apply:** Call NYS Department of Taxation and Finance at 1-800-225-5829 or Broome County Office for Aging at 778-2411. May be able to apply retroactively up to 3 years.

## **VETERANS BENEFITS**

Benefits include: counseling and advocacy services, service connected disability compensation, non-service connected disability pension, information on how to apply for Veterans Administration (VA) health care, veteran burial benefits, VA education application, NYS blind annuity benefits, replacement of service documents/medals, and VA cemetery markers and flag holders.

**Eligibility:** Must be honorably discharged veteran or dependent. Requirements vary depending on particular benefit.

**For information:** Call Broome County Veterans Service Agency at 778-2147 or call NYS Division of Veterans Affairs at 724-1299.

**To apply:** Call the Broome County Veterans Service agency at 778-2147 to make appointment for Benefit Assessment.

## **FOSTER GRANDPARENT PROGRAM**

Foster Grandparents volunteer approximately 20 hours a week with children at schools and daycare centers. Benefits include stipend of \$2.65 per hour and paid days off.

**Eligibility:** Age 55 or over. Low income.

**Note:** Earnings do not affect eligibility for other government benefits.

**To apply:** Call Broome County Office for Aging at 778-2089.

## **GAINING RESOURCES FOR OLDER WORKERS (GROW)**

Matches older workers with people who wish to hire in-home help. Typical jobs include housekeeping, companion, repair/maintenance, driving, and yard work. Worker negotiates rate of pay with employer.

**Eligibility:** Workers Broome County resident age 55 or older.

**To apply or for more information:** Call GROW at 778-6105 from 8:30 a.m. to noon

## **SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM**

Provides 20 hours paid training/work experience per week and assistance with job search.

**Eligibility:** NYS resident age 55 or older, low-income, unemployed.

**To apply or for more information:** Call Experience Works at 778-6528.

