

Dear Neighbor,

I frequently talk to seniors in my district who face severe financial pressures. Therefore, I wanted to use this newsletter to look at these pressures both from the big-picture policy perspective and from the individual perspective of what programs are out there that may help seniors meet their needs. This newsletter will offer an overview of the major benefit programs that can help seniors with housing, healthcare and other costs of living. I wanted to highlight these programs because so many seniors have not enrolled in programs they are eligible for, especially the Senior Citizens' Rent Increase Exemption (SCRIE) program and the Supplemental Nutrition Assistance Program (SNAP). I will also discuss a couple of major policy issues facing seniors – the lack of a cost-of-living-adjustment for Social Security and skyrocketing premiums for long-term care insurance.



BENEFIT PROGRAMS FOR SENIORS

INCOME SUPPORT

Social Security

Monthly payments to insured workers and their dependents or survivors. You do not need to be retired to claim Social Security. You may start receiving benefits as early as age 62, but depending on your year of birth, your maximum benefit will be higher if you claim later. The year of maximum Social Security Benefits is called your full retirement age. As an example, full retirement age is 66 for those born between 1943 and 1954.

Other Family Members of Retiree May Be Eligible:

- Spouse, if age 62 or older
- Spouse at any age, if caring for a child under 16
- Unmarried children under 18
- Divorced spouses if currently unmarried; were married at least 10 years to retiree; and are age 62 or older.

Survivor Beneficiaries:

- Widowed spouse 60 or older
- Widowed spouse 50 or older and disabled
- Widowed at any age, if caring for a child under 16 or disabled
- Unmarried children under 18
- Dependent parents.

Call the Social Security Administration (800) 772-1213 or visit www.socialsecurity.gov for more information.

Social Security Policy

This year, the Social Security Administration announced that there would be no cost-of-living increase in Social Security payments. This is because such increases are tied to the consumer price index, which has stagnated due to falling gas prices. However, the costs of core goods and services has risen by approximately 2 percent over the last year, which means that seniors who depend on Social Security for all or most of their income will face real hardships without a cost-of-living increase. This is particularly true for seniors in my district who generally do not drive enough to have experienced significant savings on gas costs.

Social Security remains a critical support for seniors, and I believe the federal government needs to find ways to ensure benefits are adequate to meet basic needs, while at the same time strengthening the program over the long-term.

Accomplishing this goal would require either restructuring Social Security taxes or identifying a new revenue source. U.S. Senator Elizabeth Warren has proposed legislation at the federal level that takes the second option. It would eliminate the “performance pay” loophole, which allows corporations to deduct compensation in excess of \$1 million if it is defined as “performance pay”, at a cost to taxpayers of around \$9.7 billion a year.

Eliminating this deduction would fund a one-time increase in Social Security and Veterans' Benefits of 3.9 percent, equal to the average pay increase for the 350 highest paid CEOs in 2014, while also providing additional funds to strengthen the Social Security Trust Fund over the long-term.

I believe this is a reasonable measure that provides economic security to vulnerable seniors, creates a fairer tax code, and addresses economic inequality. Obviously passing anything that would address the needs of seniors through Congress now is a heavy lift, but it is important to put ideas like this on the table so that we can have an honest and open discussion about how to strengthen Social Security while preserving the core goals of the program – economic security for seniors and the disabled.

Supplemental Security Income (SSI)

A monthly payment to people with low income who are 65 or older or blind or disabled. Payments supplement Social Security and/or other income. With some exceptions, citizenship is required.

Income: The more income you have, the lower your SSI benefit. Payments not counted by SSI as income include the first \$20 of unearned income received in a month; the first \$65 of earned income and half the amount over \$65.

Allowable Assets/Resources: \$2,000 (one person); \$3,000 (couple); plus a burial fund of \$1,500 per person.

Maximum Monthly Benefits: For an individual living alone: \$820; couples \$1,204. The amount may differ if the recipient is living with others: for one person \$756, for couples \$1,146. Inquire about benefits levels for family care and residential care.

Applicants eligible for SSI may also qualify for Medicaid and SNAP. Call the Social Security Administration (800) 772-1213 for more information.

Veterans Benefits

Pensions for low-income and disabled veterans; health care; vocational training; rehabilitation services; education; home loans; disability compensation; life insurance; burial funds and other benefits. Medical benefits include care in VA hospitals, nursing homes and outpatient services. Dependents and survivors may also be eligible for certain benefits.

Age: Any age

Income: Limits vary with benefits

Assets: Subject to review

U.S. Department of Veterans Affairs
NY Regional Office
(800) 827-1000 or (212) 807-7229

Supplemental Nutrition Assistance Program (SNAP)

Formerly known as “Food Stamps,” SNAP helps you buy food every month by providing you with an EBT card, similar to a credit card, that has a monthly allotment on it that you can use in place of cash to purchase food at participating stores and supermarkets.

Many seniors who are eligible for SNAP do not participate because they don't realize they are eligible or they mistakenly think they will be “taking” food away from someone else in need. But, this is an entitlement program, which means that EVERYONE who is eligible will receive the benefit.

Income: Gross monthly limit for single elderly (age 60 or older) or disabled applicant \$1,962; couples \$2,655.

If your income is higher than the above limit, you are still encouraged to talk to a caseworker and see if you are eligible because the allowable income limit is calculated individually based on living arrangements and out-of-pocket medical expenses.

Assets (resources like money in the bank): Applicants who are 60 or older or disabled and meet the SNAP income guidelines are considered eligible and exempt from an asset test.

Eligibility is determined only after completing a full SNAP budget form, using all applicable income deductions. Different income deductions apply in specific situations such as having no cooking facility, living in a shelter, etc.

You can apply for SNAP through the NYC Human Resources Administration (HRA). You can apply in-person, online, or over the

phone. Call 311 or 718-557-1399 or visit www.nyc.gov/accessnyc to apply or for more information. If you are homebound, call 929-221-2499 to have an HRA caseworker come to your home to help you apply.

There are many senior centers and community groups throughout the city that can help you apply for SNAP. In my district the Lenox Hill Neighborhood House's SNAP Program provides application assistance. Call their SNAP Advocate at 212-218-0503 ext. 2 or go to their Walk-In SNAP Clinic every Wednesday from 10am-1pm at 331 East 70th Street. LiveOn NY also has a benefits hotline at 347-815-5930 where you can get assistance applying for SNAP and other benefits.

Cash Assistance

Cash benefits, or Temporary Assistance to Needy Families (TANF) helps people with low income pay for essential food, clothing and shelter. Benefits vary depending on specific situations:

- assets/income
- rent
- housing status
- work-related expenses and/or special needs.

Age: Any age

Income: Eligibility is calculated individually, depending on family size, income and expenses. For example, a household of 1 without a child has a monthly income limit of \$736.49 and a household of 2 (1 adult and 1 child) has a monthly income limit of \$1062.83.

Asset Limit: \$2,000 or \$3,000 if someone in the household is age 60 or older. Ask about life insurance and burial plans.

Maximum Monthly Benefits: Depends on household composition. For example, a household of 1 without a child may receive up to \$398.10; or a household of 2 (1 adult and 1 child) may receive up to \$574.50. Amount must include rent payment.

Call 311 or visit <http://www1.nyc.gov/site/hra/help/cash-assistance> page for more information.

HEALTHCARE

Medicare

Medicare is a federal health insurance program for citizens age 65 or older (and those under age 65 with certain disabilities).

There are different parts of Medicare to help cover specific services. People typically have Medicare Part A, B, and D; or a Medicare Advantage program.

When to apply: If you are 65 or older and receiving Social Security or railroad retirement benefits, you will automatically be enrolled in Medicare. If not, you will likely need to actively apply for benefits. You may apply for Medicare 3 months before your 65th birthday, the month of your 65th birthday, or 3 months following your birthday, in your "initial enrollment period." If you do not apply at that time, you may apply during the "general enrollment period" (January 1st through March 31st). You may also be eligible for a "special enrollment period" under certain circumstances, like if you lose your employer health insurance.

Part A Covers:

- Inpatient hospital care
- Inpatient skilled nursing facility
- Home health care and hospice care

Your Part A deductibles will be \$1,288 for each benefit period (2016). Your 2016 coinsurance for each benefit period for hospital stays is \$0 for Days 1-60; \$322 per day for days 61-90; and \$644 per each "lifetime reserve day" for days 91-150. If discharged, after 60 consecutive days (including day of discharge) a new benefit period will start. If you return before the 60 days, the original benefit is continued. There is no coinsurance for the first 20 days of skilled nursing facility care, and coinsurance of \$161 per day for days 21-100 each benefit period.

Part B Covers:

- Doctor services
- Outpatient hospital services
- Durable medical equipment, and other medical services and supplies.

Most beneficiaries will pay a monthly premium of \$104.90. Some people may pay a higher premium in 2016, including those who are new to Medicare, or those who have incomes more than \$85,000 for individuals or \$170,000 for joint filers.

There is a \$166 deductible per year in 2016. You pay 20% of the Medicare-approved amount for services after you meet the \$147 deductible.

Part B Penalties: If you turn down Medicare Part B and you do not have insurance through your employer or your spouse's current job, you may have to pay a penalty at a future date. Contact the Medicare office or a Medicare expert before you decline Part B to see if this applies to you.

Part D Covers Prescription Drugs.

The plans are offered by private companies and the costs (monthly premium, deductible and co-pays) differ from plan to plan. Most beneficiaries will pay an average monthly premium of \$36.94. Newly enrolled beneficiaries who have incomes more than \$85,000 for individuals or \$170,000 for joint filers will pay a higher Part D premium.

The maximum deductible is \$360 in 2016. You pay 25% of costs over the deductible up to \$3,310, and 45% to 58% for drug costs between \$3,310 and \$4,850, the so-called "donut hole." For out-of-pocket expenses above \$4,850, you pay only a small co-payment. The donut hole is slowly closing because of the federal health care reform law.

To compare the plans in New York, you can use the Plan Finder tool on www.medicare.gov or call 311 and ask to be connected to prescription drug plan assistance.

People in Medicare Advantage plans with drug coverage do not have to sign up for a stand-alone Part D plan.

Part D penalty: You may owe a late enrollment penalty if you go without Part D or creditable prescription drug coverage for any continuous period of 63 days or longer after your Medicare "Initial Enrollment Period" is over. Contact Medicare to make sure you have the coverage you need to avoid a penalty.

Low-income Medicare beneficiaries can qualify for "extra help" which will cover the cost of Part D premiums and any deductibles and reduce the co-pays to a few dollars per prescription. Income limits for "extra help" are \$17,655 for individuals and \$23,895 for couples. Asset limits are \$13,640 for individuals and \$27,250 for couples. Apply online at www.ssa.gov/prescriptionhelp or visit your nearest Social Security office.

Call 1-800-MEDICARE or visit www.medicare.gov to enroll. For additional assistance, call the Medicare Rights Center at 800-333-4114 or the Health Insurance Information, Counseling & Assistance Program (HIICAP) hotline through the Department of the Aging at 212-602-4180.

Medicare Advantage Plans (Part C) are health plans run by private companies approved by Medicare (like an HMO or PPO). They include Part A, Part B, and usually other coverage including prescription drugs. Open enrollment begins October 15th and ends December 7th.

Medigap (Medicare supplemental plans) covers services not covered by Medicare A & B. Enrollment is possible at any time of the year.

Medicare Savings Program

Three programs assist with medical costs for those 65 and older (and those under age 65 with certain disabilities).

1. Qualified Medicare Beneficiaries (QMB)

Covers the monthly Medicare premiums in addition to deductibles and coinsurance.

Income: Monthly limit for one person \$1,001; couples \$1,348.

2. Specified Low-Income Medicare Beneficiaries (SLMB)

Covers the monthly Medicare Part B premium.

Income: Monthly limit for one person \$1,197; couples \$1,613.

3. Qualified Individual 1 (QI)

Covers the monthly Medicare Part B premium. Not open to individuals on Medicaid.

Income: Monthly limit for one person \$1,345; couples \$1,813.

To apply, call the Medicaid office (311 or 888-692-6116) or the Medicare Rights Center at 800-333-4114.

Medicaid

Pays medical bills for low-income persons including services not covered by Medicare (dental care, home care, institutional care, prescription drugs, eye glasses, and hearing aids).

Age: Any age, depending on income. Persons receiving SSI or Public Assistance are automatically eligible. Persons 65 and over or disabled or blind are eligible as follows:

Income: Net monthly limit for one person \$825; couples \$1,209. The first \$20 of unearned income per household is exempted.

Assets Limit: \$14,850 (one person); \$21,750 (couples), plus \$1,500

burial fund per person. Where the cash value of life insurance is over \$1,500, the first \$1,500 is counted toward the burial fund, and the remaining balance is counted as an asset (the home and some pre-purchased burial items are not counted as assets).

Can I be eligible for Medicaid if I make more money than listed above? Yes, you may be eligible for the Medicaid Spenddown program: Some people, including people over 65, may still be eligible for Medicaid even if their income is over the Medicaid limit through the “Medicaid Spenddown program” or the “Medicaid Excess Income program.” The amount that your income is over the Medicaid level is called excess or surplus income. If you have medical bills equal to your excess income that month, Medicaid will pay your additional medical bills for the rest of that month. If you do not have extra medical bills but you need Medicaid, you may receive Medicaid through another option called the “Pay-In Program” by paying your monthly excess income amount to the Medicaid office.

Nursing Home Transfer of Income and Assets: If one spouse is institutionalized, the community-based spouse may keep \$2,980.50 monthly (after health insurance premiums) of couple’s combined income, and resources of up to \$119,220. Do not transfer assets or home without first consulting an attorney.

Many senior centers can help determine if you are eligible and can help you apply. You may also apply at the Medicaid office or if you are homebound, you can contact the Home Bound Unit at 929-221- 2499. Call 311 or go to <http://www1.nyc.gov/site/hra/locations/mcicaid-locations.page> for a listing of NYC Medicaid offices.

Long-term care insurance premium increases

Over the last few years, the rates for Long-Term Care (LTC) insurance premiums have increased dramatically. This year some companies have raised premiums on existing policyholders by as much as 60 percent. For seniors who have been paying for this insurance product over the years to face such increases as they approach the time they may need to use the insurance is deeply disturbing.

The New York State Department of Financial Services (DFS) approved these increases, and I have reached out to them asking for information on why such approvals were granted. DFS officials tell us that the rate increase was necessary because the actuarial assessments that the LTC plans were based on have proved inaccurate and that the premium increases are necessary to keep the companies solvent. As the financial instability of these products has become clear, many companies have stopped issuing new policies, which exacerbates financial problems of existing policies.

New legal regulations allow different kinds of insurance products to function similar to LTC policies and there seems to be a natural market correction away from the purchase and sale of LTC policies. Sadly, that does little to alleviate the burden for older policy purchasers whose plans are increasing by 60% or who negotiate a lower level of coverage on a plan they have held for years.

I am continuing my conversations with DFS to ensure they have a plan for stabilizing this market product in the future in a way that does not result in more unsupportable premium increases. I am also reviewing whether there may have been some type of fraud committed by the insurance companies who ignored the underlying problems for years and if legislation is necessary to ensure that this kind of insurance is sound and will meet the needs of those who purchased this insurance in good faith many years ago.

Elderly Pharmaceutical Insurance Coverage (EPIC)

EPIC is a free New York State program that helps income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. EPIC helps pay the Medicare Part D drug plan premiums for low to moderate income members. 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.

To join EPIC, a senior must be:

- A NYS resident age 65 or over;
- Annual income limit for one person \$75,000; \$100,000 couples. Individuals with incomes up to \$20,000 and couples with incomes up to \$26,000 are eligible for additional benefits;
- Be enrolled in a Medicare Part D plan;
- Not be receiving full Medicaid benefit. (Those on Medicaid spend-down may be eligible.);
- Note: Pharmacies must be EPIC participants.

Call EPIC for additional information 1-800-332-3742 or go to www.health.state.ny.us/health_care/epic/EPIC.

New York Prescription Saver Card

A free pharmacy discount card for New York State residents. You can use this card at participating pharmacies to save as much as 60% on generics

and 30% on brand name drugs.

Age: 50 to 65 and not receiving Medicaid or disabled individuals of any age.

Income: under \$35,000 if single and \$50,000 if married.

Call 1-800-788-6917 or visit <http://www.newyorkrxcard.com/index.php> for more information.

TRANSPORTATION

Reduced Fare Metrocard

To qualify for reduced fare one must be 65 or older. People with disabilities qualify for reduced fare at any age. There are no asset or income limits.

For Subways: Purchase Reduced Fare and show your Medicare card or use Reduced Fare Metrocard.

For Buses: Pay the reduced fare and show your Medicare card or use Reduced Fare Metrocard.

Apply at:
MTA Customer Service Center
3 Stone Street
New York, NY 10004
Or call 212-METROCARD

Proof of age can be provided by any of the following:

- Birth certificate
- Medicare card
- Social Security Award Letter
- Driver’s License or NY State non-driver’s ID

Access-A-Ride

Provides transportation for people who are unable to use public transportation. One-way fare is the same as full fare on mass transit. Service operates 24 hours a day, seven days a week. Call 877-337-2017 for an application. For additional information, including full eligibility requirement, visit <http://web.mta.info/nyct/paratran/guide.htm>.

HOUSING

Senior Citizen Rent Increase Exemption (SCRIE)

SCRIE provides eligible elderly renters with exemptions from most future rent increases. The NYC Department of Finance administers SCRIE for rent-regulated (rent stabilized and rent controlled) apartments, while the NYC Department of Housing Preservation and Development administers SCRIE for Mitchell-Lama rentals and co-op apartments.

SCRIE covers rent increases for renewal leases, Major Capital Improvements (MCIs), Maximum Base Rent (MBR) increases, and fuel surcharges. SCRIE does not cover Individual Apartment Increases (IAIs) for new services or security deposit increases. Rent must be at least 1/3 of monthly income. For rent-stabilized apartments, tenants must have a valid one or two-year lease. You must apply for SCRIE and recertify every two years.

Age: Head of household must be 62 or older.

Assets: No limit.

Income: Yearly limit -- \$50,000 household total (deduct income taxes, payroll taxes, court ordered support payments to estimate eligibility. Use prior tax year, or if retiring, project current year’s income.)

To apply or for more information, call 311 or visit <http://www1.nyc.gov/site/finance/benefits/tenants-scrie.page> where you can complete and print a copy of the SCRIE application. You can also visit the Department of Finance’s SCRIE walk in office at 66th John Street, 3rd Floor in Manhattan on weekdays between 8:30am and 4:30pm for additional details.

If you need assistance applying or recertifying for SCRIE, contact Lenox Hill Neighborhood’s SCRIE Clinic. Attorneys and advocates are available to help tenants living anywhere in NYC. Call 212-218-0503 ext. 6 to schedule an appointment.

Senior Citizen Homeowners Exemption (SCHE)

Savings of up to 50% to qualified property owners of 1 to 3 unit dwellings, condominiums, or cooperative apartments. Applicants must have held title to the property for at least 12 consecutive months. The property must be applicant’s legal residence, used exclusively for residential purposes.

Age: 65 and older. If spouses or siblings are co-owners, only one of them must be 65 or older. If other persons are co-owners, all must

be 65 or older. Under the age of 65, if a veteran, a spouse of a qualified veteran or unmarried surviving spouse.

Income Limit: \$37,399 for the last calendar year.
Assets: No limit

Applications are accepted throughout the year. However, the start date for tax reduction benefits varies according to when you apply.

Call 311 or visit <http://www1.nyc.gov/site/finance/benefits/landlords.page> to apply or for more information.

New York State School Tax Relief Program (STAR)

STAR is the New York State School Tax Relief Program that provides an exemption from the school portion of property taxes for owner-occupied primary residences. All New Yorkers who own their own one, two, three-family homes, condominiums or co-operative apartments are eligible for the STAR tax reduction.

Basic STAR Exemption

Assets: No limit
Income: \$500,000

Enhanced STAR Exemption

For qualifying senior citizens, the Enhanced STAR helps save about \$560 on property taxes.

Age: 65 and older
Assets: No limit

Income: Annual household income of \$83,300 or less.

Basic and Enhanced STAR must be filed by March 15th.

Low-income homeowners who already receive the Senior Citizen Homeowners Exemption (SCHE) automatically qualify for the STAR exemption, and do not have to file a separate application.

Call 311 or visit <http://www1.nyc.gov/site/finance/benefits/landlords.page> to apply or for more information.

UTILITIES

Home Energy Assistance Program (HEAP)

A one-time grant per year to help low-income homeowners and renters pay fuel and utility cost.

Age: Any age

Assets: No limit

Income: Monthly limit for one person \$2,244; couples \$2,935

Benefit Amounts: Available to both households that pay directly for heat and households where heat is included in rent. Benefit amounts range from \$21 to \$400. Eligible households that pay directly for heat with their main source of heat being oil, kerosene or propane may receive a benefit of up to \$600.



New York State Senate, Albany, NY 12247



State Senator Liz Krueger

Report to Seniors – December 2015



PSRT-STD
U.S. POSTAGE
PAID
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E-Mail: lkrueger@nysenate.gov

Website: lizkrueger.nysenate.gov

Heat Emergencies: Only HEAP-eligible households paying directly for heating may apply for one time emergency help with fuel, repairs, or heat-related equipment or temporary relocation.

Funds are limited, apply early.

To apply call 311

or visit <http://www.nyc.gov/html/dfta/html/benefits/energy.shtm>

Lifeline

Lifeline is a federal program that provides monthly free or discounted phone services. You may be eligible if you participate in any of the following government programs: Medicaid, Food Stamps/SNAP, SSI, TANF, public housing, Section 8, HEAP, or if your income is below \$1,293 a month for individuals or \$1,745 a month for couples.

Contact a Lifeline provider to apply.

Providers in New York City are:

Assurance Wireless – 888-898-4888

or www.assurancewireless.com/Public/MorePrograms.aspx

Safelink Wireless – 800-723-3546

or www.safelinkwireless.com/program_info/faq/eligibility#q5

Verizon Lifeline – 800-837-4966

or www.verizon.com/lifeline

BENEFITS ELIGIBILITY SCREENERS

ACCESS NYC

www.nyc.gov/accessnyc

Determine your eligibility for more than 30 City, State and Federal benefit programs (including the benefits listed in the **Benefits Guide**) at **ACCESS NYC**, a free online service developed by New York City. You can also apply or renew your application for some benefit programs on **ACCESS NYC**.

BenefitsCheckUp

www.benefitscheckup.org

You can find programs that help you pay for prescription drugs, health care, meals, utilities, caregiver assistance and more. Developed by the National Council on Aging, BenefitsCheckUp is a Web-based benefits screening service for seniors and includes more than 2,000 public and private benefit programs, such as energy assistance, financial and legal assistance, social security, in-home services, tax relief, employment and volunteer services, and more.

Senior Resource Guide

<https://www.nysenate.gov/newsroom/articles/liz-krueger/sen-kruegers-senior-resource-guide-2015-2016>

The 2015-2016 edition of my Senior Resource Guide was published this Fall. It has more information on programs and other resources for seniors. You can access it online at the above link, or can get a hard copy by calling my office at (212) 490-9535.