

Tompkins County Office for the Aging
 214 W. Martin Luther King Jr./State Street, Ithaca, NY 14850
 607-274-5482 www.tompkinscountyny.gov/cofa

9/2022

2022 Benefit Checklist for Older Adults in Tompkins County 2022

PROGRAM	WHO IS ELIGIBLE	INCOME & RESOURCES	BENEFITS														
SOCIAL SECURITY Social Security Administration (SSA) 1-800-772-1213 Ithaca Office: 1-866-706-8289 www.ssa.gov	Retired wage earners 66+ or 62+ (reduced benefit) who have worked at least 40 quarters (fewer if born before 1929); disabled workers; surviving spouses and/or children. Full retirement age if born between 1943-1954 is 66 yrs.	Ages 62-66: Benefit is reduced \$1 for each \$2 earned over limit of \$19,560/yr. For people turning 66 in 2020 reduced \$1 for each \$3 earned over limit of \$51,960/yr. There is no limit after attaining full retirement age.	Monthly benefit is based on prior employment and amount withheld from earnings. There is no resource limit.														
VETERANS BENEFITS NYS Division of Veterans Affairs: 1-888-838-7697 Tompkins County Dept. Of Veterans Services 607-274-5920 www.tompkinscountyny.gov/veteran www.va.gov	Non-service-connected wartime veterans and their dependents. Benefit information is to the right. Service-connected veterans should contact the appropriate service organization.	Income limits for Supplemental Benefit: <table style="width: 100%; border: none;"> <tr> <td style="width: 80%;"></td> <td style="text-align: right;">With 1 dependent:</td> </tr> <tr> <td>Disabled Veteran.....</td> <td style="text-align: right;">\$1,146\$1,500</td> </tr> <tr> <td>Housebound Veteran.....</td> <td style="text-align: right;">\$1,400\$1,755</td> </tr> <tr> <td>Aid and Attendance.....</td> <td style="text-align: right;">\$1,911\$2,266</td> </tr> <tr> <td>Widow of Veteran.....</td> <td style="text-align: right;">\$768\$1,006</td> </tr> <tr> <td>Housebound Spouse.....</td> <td style="text-align: right;">\$939\$1,176</td> </tr> <tr> <td>Aid and Attendance for Spouse....</td> <td style="text-align: right;">\$1,228\$1,465</td> </tr> </table>		With 1 dependent:	Disabled Veteran.....	\$1,146\$1,500	Housebound Veteran.....	\$1,400\$1,755	Aid and Attendance.....	\$1,911\$2,266	Widow of Veteran.....	\$768\$1,006	Housebound Spouse.....	\$939\$1,176	Aid and Attendance for Spouse....	\$1,228\$1,465	
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SSI: SUPPLEMENTAL SECURITY INCOME SSA: 1-800-772-1213 www.ssa.gov Provides a monthly cash benefit, based on financial need, to supplement income of eligible applicants.	Persons blind, disabled, or 65+ who have low income and resources.	Monthly case benefit depends on amount of beneficiary's income, amount of rent or mortgage expense, and whether the applicant lives alone, with others, in the household of another, or in a residential facility. Unearned income/month: Single: \$881 Couple: \$1,295 (Benefit \$20 less if SSI is only source of income) Resource limits: Single: \$2,000 Couple: \$3,000 (+burial account) Exemptions: Home, car up to \$4,500 value, up to \$2,000 equity in personal and household goods, \$1,500 per person burial fund or pre-paid irrevocable pre-need funeral arrangements.															
MEDICARE Part A: Hospital Insurance. No premium (most enrollees) but has deductible & co-pays. Part B: Medical Insurance. Monthly premium of \$170.10 for most enrollees; deductibles & co-pays for most recipients. Part D: Prescription Coverage. Call SSA: 1-800-772-1213 or 1-800-MEDICARE (800-633-4227) www.medicare.gov	Persons 65+ who are eligible for Social Security or Railroad Retirement benefits; others 65+ who may purchase coverage although not categorically eligible for it. If a person is receiving SSD, Medicare coverage will begin in 24 months; those with End Stage Renal Disease and ALS are eligible in less time.	Part A: Coverage for acute hospital care after \$1,556 deductible per benefit period; limited skilled care in a skilled nursing facility; limited home care and hospice care. Part B: Physicians, outpatient service, diagnostics & durable medical equipment; \$233/year deductible. Part D: Prescription drug coverage. Premium cost ranges from \$17/month to \$106.40/month with 17 stand-alone plans. Some plans have a deductible (up to \$400). Coverage cap for those who exceed total drug costs of \$3,700. Medicare Advantage customers must obtain Part D coverage through their provider. "Extra Help" available if low income and/or enrolled in Medicare Savings Program. For additional information, call COFA at 607-274-5482.															

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<p>MEDICARE SAVINGS PROGRAM (MSP): QMD, SLMB, QI</p> <p>QMB: Qualified Medicare Beneficiary SLMB: Specified Low-Income Medicare Beneficiary QI: Qualified Individual</p> <p>Tompkins County Office for the Aging: 607-274-5482</p>	<p>Persons on Medicare whose income is slightly above the Medicaid levels</p> <p>OR</p> <p>Persons on Medicare who are also eligible for Medicaid</p>	<p>QMB: Individual: \$1,153 Couple: \$1,546</p> <p>SLMB: Individual: \$1,379 Couple: \$1,851</p> <p>QI: Individual: \$1,549 Couple: \$2,080</p> <p>There is no resource test for MSP.</p>	<p>QMB, SLMB, & QI programs pay the monthly Medicare premium of \$104.90--\$170.10 which will be added back into the individuals Social Security check.</p> <p>For those eligible for QMB only, will also pay all Medicare co-pays, co-insurance, and deductibles.</p>
<p>AFFORDABLE CARE ACT The Official Health Plan Marketplace for NY 1-855-355-5777</p> <p>www.nystateofhealth.ny.gov</p>	<p>Anyone who needs health insurance can apply; must live in New York; must be a U.S. citizen, national, or lawfully present immigrant. Medicare recipients are not eligible.</p>	<p>Subsidized premiums for enrollees with income less than 400% of the federal poverty level.</p>	<p>The Marketplace provides a way to compare insurance plans which include comprehensive benefits & coverage. Plans are available to individuals/families regardless of pre-existing conditions.</p>
<p>MEDICAID Comprehensive Health Care Coverage</p> <p>Medicaid: 607-274-5667 Medicaid Transportation: 1-866-753-4543 Medicaid Managed Care: 607-274-5245</p>	<p>Persons blind, disabled, or 65+ who have low income and resources; persons under 65 who meet Safety Net Assistance Program budget rules.</p> <p>If income exceeds limits, persons may be eligible for Medicaid with a spenddown or relief payment.</p>	<p>Monthly Income Limits: Individual: \$954 Couple: \$1,387</p> <p>Resource Limits: Individual: \$16,800 Couple: \$24,600 (+burial fund)</p> <p>Exemptions: Home, care, health insurance premiums, \$1,500 per person burial fund or irrevocable pre-need funeral arrangement % support payments</p>	<p>Comprehensive coverage for Medicaid participating physician services, hospital, prescription drugs, approved medical equipment, nursing home, home care, and transportation for approved services.</p>
<p>HEAP: Home Energy Assistance Program Financial help for winter heating costs.</p> <p>For those 60+ or receiving SSD call Tompkins County Office for the Aging: 607-274-5482</p>	<p>Low-income households. (owners and rentals)</p> <p>Regular HEAP: No resource limits</p> <p>Emergency HEAP: Must have shut-off notice. Resource limits apply.</p>	<p>2022-2023 Gross Monthly Income Limits: Individual: Couple:</p> <p>*Check with HEAP during the season as guidelines and benefits may change.</p>	<p>Once per season grant or credit to supplier. Possible emergency grant if faced with heating emergency.</p> <p>Furnace repair/replacement may be available for homeowners; resource limits apply.</p>
<p>SNAP: Supplemental Nutrition Assistance Program (Food Stamps) Benefit card with monthly allotment to be used to purchase food items.</p> <p>DSS SNAP: 607-274-5630 www.otda.ny.gov/programs/snap</p>	<p>Low-income households.</p> <p>*This information is subject to change and is only to be used as a guideline. Please apply for consideration.</p>	<p>*Approximate gross monthly income limits for those 60+ or disabled: Single: \$2,147 Couple: \$2,903 Eligibility is NOT guaranteed as housing and medical expenses are used to determine eligibility & benefit amount. No resource limits.</p>	<p>Monthly benefit value depends on size, income, housing, and medical expenses of household.</p> <p>Minimum Benefit: \$20 Maximum Benefit: Single: \$250 Couple: \$459</p>

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PHONE DISCOUNT Verizon Lifeline: 1-800-837-4966 Lifeline Recertification: 1-866-849-0404 Spectrum Lifeline: 1-855-243-8892	Anyone who receives one or more of the following: HEAP, SNAP, Medicaid, TANF, SSI, Veteran Disability Pension, Veteran Surviving Spouse Pension, Section 8 Housing Assistance	If meet eligibility criteria for one or more programs listed at left. If not: Individual: \$1,356 Couple: \$1,827	Reduction on monthly phone bill; may also give discount on installation charges.
IT-214 NYS TAS REBATE Tax credit or check to homeowners & renters who pay a high % of income on rent or property taxes. For forms: 518-457-5431 Tax Department Info: 518-457-5181	Resided in NYS for all of 2021 and in the same residence for 6 months or more. Homeowners and renters who meet financial eligibility criteria; based on income and either property taxes or amount of rent paid.	Maximum yearly household gross income: \$18,000 Homeowners: Market value of home cannot exceed \$85,000. Renters: Adjusted average rent (see form) must not exceed \$450. No resource limits.	Amount of refund depends on percentage of income spent on property tax or rent. Maximum rebate \$75 if under 65, \$375 if 65+. Applications may be submitted for 3 prior years with April 15 th deadline.
SENIOR PROPERTY TAX EXEMPTION Can be as high as 50% of property taxes on homestead. Contact city or town where taxes are paid to apply. Tompkins County Assessment: 607-274-5517	Real estate owners 65+ or persons with physical disabilities who use their property exclusively as their legal residence are eligible. Benefit for Veterans may differ. Veterans should call for additional information.	Maximum yearly household income varies per municipality. The gross income limit for the senior exemption is \$37,400. Application date: March 1st	Up to 50% tax exemption on real estate property taxes. https://www.tax.ny.gov/pit/property/exemption/seniorexempt.htm
EPIC: Elderly Pharmaceutical Insurance Coverage NYS program provides co-pay assist for MC D covered RXs and some MC D excluded RXs. To apply call: 1-800-332-3742	Persons 65+, must be enrolled in Medicare Part D. Medicaid recipients are generally not eligible. https://www.health.ny.gov/health_care/epic/	Yearly income limits: Individual.....\$75,000 Couple.....\$100,000 No resource limits. Premiums and deductibles are based on income.	Beneficiary co-pays range from \$3 to \$20 per prescription. EPIC will pay basic MC drug plan premiums for single members with annual income of \$23,000 or \$29,000 if married.
SUBSIDIZED HOUSING Local independent living senior apartments.	Usually 62+ or adults of any age with a disability. Maximum annual income limits apply.	Pick up the “Housing for Seniors In Tompkins County” resource guide at the Office for the Aging or view it online at: https://www.tompkinscountyny.gov/files2/cofa/Housing%20for%20Seniors_V2.pdf	
Emergency Broadband Benefit Affordable Connectivity Program	Low-income families, eligibility criteria can be found at https://www.fcc.gov/broadbandbenefit	Has income that is at or below 135% of the Federal Poverty Guidelines.	Receive up to \$50 off of your first month. \$30 a month for internet.
AARP SAFE DRIVING PROGRAM AARP: 1-888-687-2277 Lifelong: 607-273-1511	NYS residents 50+ who have a valid NYS driver’s license.	No limits.	10% reduction I base rate of liability, personal injury, and collision insurance premium; active point total will be reduced up to 4 points on violations incurred within last 18 months.