

Tompkins County Office for the Aging
 214 W. Martin Luther King, Jr./State Street, Ithaca, NY 14850

(607) 274-5482

<http://www.tompkinscounty.ny.gov/cofa>

2017		Benefit Checklist for Older Adults in Tompkins County		2017													
PROGRAM DESCRIPTION	WHO IS ELIGIBLE	INCOME & RESOURCES	BENEFITS	INCOME & RESOURCES	BENEFITS												
<p>SOCIAL SECURITY</p> <p>Social Security Administration (SSA)</p> <p>Ithaca Office: 866-706-8289</p> <p>www.ssa.gov/</p>	<p>Retired wage earners 65+(age 66 if born 1943-1954, age 67 if born 1960+) or 62+ (reduced benefit) who have worked at least 40 quarters; disabled workers; surviving spouses and/or children.</p>	<p>Ages 62 to 66: Benefit is reduced \$1 for each \$2 earned over limit of \$15,720/year; for people turning 66 in 2016 reduced \$1 for each \$3 earned over limit of \$41,880/year. No earning limit after attaining full retirement age.</p>	<p>Monthly benefit is based on prior employment and amount withheld from earnings. There is no resource limit.</p>														
<p>VETERANS BENEFITS</p> <p>NYS Division of Veterans' Affairs: 888-838-7697</p> <p>Ithaca Office of Veterans' Services: 272-1084</p> <p>www.va.gov/ veterans.ny.gov/</p>	<p>Non-service-connected wartime veterans and their dependents benefit information is to the right.</p> <p>Service-connected veterans should contact the appropriate service organization.</p>	<p>Income limits for Supplemental Benefit:</p> <table border="0"> <tr> <td>Disabled Vet - Apply to regional VA office</td> <td align="right">With 1 dependent:</td> </tr> <tr> <td>Housebound Vet.</td> <td align="right">\$1,310</td> </tr> <tr> <td>Aid and attendance - Apply to regional VA office</td> <td align="right">1,642</td> </tr> <tr> <td>Widow of Vet</td> <td align="right">\$719</td> </tr> <tr> <td>Housebound Spouse</td> <td align="right">\$878</td> </tr> <tr> <td>Aid and attendance for spouse - Apply to regional VA office</td> <td align="right">1,100</td> </tr> </table>	Disabled Vet - Apply to regional VA office	With 1 dependent:	Housebound Vet.	\$1,310	Aid and attendance - Apply to regional VA office	1,642	Widow of Vet	\$719	Housebound Spouse	\$878	Aid and attendance for spouse - Apply to regional VA office	1,100			
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<p>SSI: SUPPLEMENTAL SECURITY INCOME</p> <p>Provides a monthly cash benefit to for food, clothing, shelter needs. Eligibility based on financial need and residence.</p> <p>Call SSA: 1-800-772-1213</p>	<p>Persons blind, disabled, or 65+, who have low income and low resources.</p>	<p>Monthly cash benefit depends upon amount of beneficiary's income and whether the applicant lives alone, with others, in the household of another, or in a residential facility.</p> <p>SSI is intended for those with low or no income. To find out if you qualify, use benefits screening tool at www.ssa.gov/</p> <p>Resource limits: Individual: \$2,000 Couple: \$3,000 Exemptions: Home; car up to \$4,500 value; up to \$2000 equity in personal and household goods; \$1500 per person burial fund or pre-paid irrevocable pre-need funeral agreements.</p>															
<p>MEDICARE</p> <p>Part A: Hospital insurance. No premium (most enrollees), but has deductible & co-pays.</p> <p>Part B: Limited medical coverage. Monthly premium of \$109.00 for most enrollees & deductibles & co-pays for most recipients.</p> <p>Part D: Prescription coverage. Call SSA: 800-772-1213 or 1-800-MEDICARE (800-633-4227).</p> <p>www.medicare.gov/</p>	<p>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 disabled for at least 24 months; with End Stage Renal Disease.</p>	<p>Part A: Coverage for acute hospital care after \$1,316 deductible per benefit period; limited skilled care in a skilled nursing facility; limited home care and hospice care.</p> <p>Part B: Physicians, outpatient service, diagnostics & durable medical equipment; \$183/year deductible.</p> <p>Part D: Prescription drug coverage. Premium cost ranges from \$17.00/month to \$106.40/month with 17 stand-alone plans available; Some plans have a deductible (up to \$400.00). Coverage cap for those who exceed total drug costs of \$3,700. Most Medicare Advantage customers must obtain Part D coverage through their provider. Extra help" available if low income; also if enrolled in Medicare Savings Program. For additional information, call COFA at 274-5482.</p>															
<p>MEDICARE SAVINGS PROGRAMS (MSP)</p> <p>QMB, SLMB, QI-1</p> <p>QMB: Qualified Medicare Beneficiary</p> <p>SLMB: Specified Low-Income Medicare Beneficiary</p> <p>QI-1: Qualified Individual-1</p> <p>Tompkins County Office for the Aging: 274-5482</p>	<p>Persons who apply must be 65+, blind or disabled with low income & low resources, who have Medicare Part A, Medicare Part B or both.</p>	<p>QMB: Individual: \$1,025 Couple: \$1,374</p> <p>SLMB: Individual: \$1,226 Couple: \$1,644</p> <p>QI-1: Individual: \$1,377 Couple: \$1,847</p> <p>Resource limits: There is no resource test for the MSP.</p>	<p>QMB, SLMB & QI-1 programs pay the monthly Medicare premium of \$104.90 (for most enrollees, which will be added back the Social Security check.</p> <p>For those eligible for QMB only, will also pay all Medicare co-payments, co-insurance, and deductibles.</p> <p>www.nyhealth.gov/health_care/medicaid/program/update/savingprogram/medicaresavingsprogram.htm</p>														
<p>MEDICAID</p> <p>Comprehensive Health Care Benefits</p> <p>Medicaid Programs: 274-5343</p> <p>Applicant Information: 274-5359</p> <p>Medicaid Transportation: 866-753-4543</p> <p>Medicaid Answering Service</p> <p>Medicaid Managed Care: 274-5667</p>	<p>Persons blind, disabled, or 65+, with low income and low resources; persons under 65 who meet Safety Net Assistance Program budget rules.</p> <p>Community, hospital or nursing home coverage after person has "spent down" "surplus income" to Medicaid level.</p>	<p>Monthly income limits: Individual: \$825-845 Couple: \$1,209-1,229</p> <p>Resource limits: Individual: \$14,850 Couple: \$21,750</p> <p>Exemptions: Home, car, health insurance premiums & \$1500 per person burial fund or irrevocable pre-need funeral arrangement.</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>www.health.state.ny.us/health_care/medicaid/</p>														

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<p>HEAP: Home Energy Assistance Program- offering financial help for winter heating costs.</p> <p>HEAP for those 60+ or receiving SSD: call 274-5482</p> <p>Weatherization Assistance (60+): 274-5486</p>	<p>Low-income households (owners and renters).</p> <p>Regular HEAP: No resource limits.</p> <p>Emergency HEAP: Must have heating emergency. Resource limits apply.</p>	<p>2016-2017 Gross monthly income limits for Regular HEAP (do not include Medicare premium):</p> <p>Individual: \$2,300</p> <p>Couple: \$3007</p> <p>Check with HEAP during the season as guidelines and benefits may change.</p>	<p>Once per season grant or credit to supplier.</p> <p>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)</p> <p>Benefit card with monthly allotment to be used to purchase food items.</p> <p>DSS SNAP: 274-5201</p> <p>https://www.mybenefits.ny.gov/selfservice/</p>	<p>Low-income households.</p> <p>This information is subject to change and is only to be used as a guideline. Please submit an application for consideration.</p>	<p>Individual: \$1,980</p> <p>Couple: \$2,670</p> <p>Eligibility is NOT guaranteed as housing and medical expenses are used to determine eligibility & benefit amount.</p> <p>Households with elderly or disabled members whose income exceeds limits may be eligible if countable resources do not exceed \$3,360.</p>	<p>Benefit allotment depends on size, income, and expenses of household.</p>
<p>PHONE DISCOUNT</p> <p>Time Warner Cable: 800-892-2253</p> <p>http://www.timewarnercable.com/en/support/phone/topics/feline-phone-credit.html</p> <p>Verizon LifeLine: 800-837-4966 or LifeLine</p> <p>Recertification: 866-849-0404</p> <p>www.verizonwireless.com/b2c/landingpages/lifeline.jsp</p>	<p>Anyone who receives one or more of the following: HEAP, SNAP, Medicaid, TANF, SSI, Vet. Disability Pension, Vet. Surviving Spouse Pension, Section 8 Housing Assistance.</p>	<p>If meet eligibility criteria for one or more programs listed at left. If not:</p> <p>Individual: \$1,356</p> <p>Couple: \$1,827</p>	<p>Reduction on monthly phone bill; may also give discount on installation charges.</p>
<p>IT-214 NYS TAX REBATE</p> <p>Tax credit or check to homeowners & renters who pay a high % of income on rent or property taxes.</p> <p>For forms: 518-457-5431</p> <p>Tax Dept. information: 518-457-5181</p>	<p>Homeowners and renters who meet financial eligibility criteria; based on income, and either property taxes or amount of rent paid.</p> <p>www.tax.ny.gov/pdf/current_forms/it/it214_fill_in.pdf</p>	<p>Maximum yearly household gross income \$18,000</p> <p>Homeowners: Market value of home cannot exceed \$85,000.</p> <p>Renters: Adjusted average rent (see form) must not exceed \$450. No resource limit.</p>	<p>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 an April 15th deadline.</p>
<p>SENIOR PROPERTY TAX EXEMPTION – RPTL 467</p> <p>Can be as high as 50% of property taxes on homestead. Contact city or town where taxes are paid to apply.</p> <p>Tompkins County Assessment: 274-5517</p>	<p>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 of any age should call for additional information.</p>	<p>Maximum yearly household gross income varies per municipality.</p> <p>The gross income limit for the senior exemption is \$37,400.</p> <p>Application dates: March 1</p>	<p>Up to 50% tax exemption on real estate property taxes.</p> <p>www.tax.ny.gov/pit/property/exemption/seniorexempt.htm</p> <p>For STAR and Enhanced Star tax exemption information: www.orps.state.ny.us/star/faq.htm</p>
<p>EPIC: Elderly Pharmaceutical Insurance Coverage</p> <p>NYS program provides co-pay assist for MC D covered RXs as well as some MC D excluded RXs.</p> <p>To apply, call the EPIC Hot Line: 800-332-3742</p>	<p>Persons 65+, must be enrolled in Medicare Part D.</p> <p>Medicaid recipients are generally not eligible.</p> <p>www.health.ny.gov/health_care/epic/</p>	<p>Yearly income limits:</p> <p>Individual.....\$75,000</p> <p>Couple\$100,000</p> <p>No resource limits.</p> <p>Premiums and deductibles are based on income.</p>	<p>Beneficiary co-pays range from \$3 to \$20 per prescription.</p> <p>EPIC will pay basic MC drug plan premiums for single members with annual income of \$23,000 or \$29,000 if married.</p>
<p>HOUSING CHOICE VOUCHERS</p> <p>Government subsidies to greatly reduce rents of those eligible.</p> <p>Program has a waiting list.</p>	<p>Families, elderly and handicapped persons with low income:</p>	<p>Tompkins County residents call</p> <p>Ithaca Housing Authority: 273-1244</p> <p>Tompkins Community Action: 273-8816</p>	<p>The rental amount paid by:</p> <ol style="list-style-type: none"> Those who are recipients of rental assistance, and Residents in subsidized independent housing units, is generally 30% of average monthly income (earned and unearned).
<p>SUBSIDIZED HOUSING</p> <p>Local independent living senior apartments</p>	<p>Usually 62+ or adults of any age with a disability. Maximum annual income limits apply.</p>	<p>Pick up the "Housing for Seniors in Tompkins County" guide at the Office for the Aging or view it online at: http://www.tompkinscountyny.gov/cofa/local/resources</p>	

