

March 2018

Financial & Benefits & Savings

Guide to Saving Money for Westchester's Seniors



Westchester
gov.com

George Latimer, County Executive
Mae Carpenter, Commissioner
Department of Senior Programs and Services

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From the County Executive



Looking for ways to save money? This “Financial Benefits & Savings” guide will serve as a valuable resource for Westchester County residents who want a one-stop-shop, filled with practical information about all the resources available to local senior citizens.

From prescription drug discounts, to information on SNAP benefits, to tips for the cold weather—this guide has it all.

A handwritten signature in black ink that reads "George Latimer".

George Latimer
Westchester County Executive

From the Commissioner



The county's Department of Senior Programs and Services compiled this directory and many other publications of special interest to seniors and their families.

All the department's publications are online at www.westchestergov.com/seniors.

If you prefer to have a hard copy of this directory or want more information, please contact the department directly at (914) 813-6400. We'll be happy to mail one to you.

A handwritten signature in black ink that reads "Mae Carpenter".

Mae Carpenter
Commissioner
Department of Senior Programs and Services

2018

Financial Benefits & Savings Guide

Department of Senior Programs and Services
www.westchestergov.com/seniors

George Latimer
County Executive

Mae Carpenter
Commissioner

Information and Assistance
(914) 813-6300

Medicare Information Line
(914) 813-6100

Para información en Español
(914) 813-6393

Telecommunications Device for the Deaf (TDD) Relay NY
1(800) 662-1220 or 711

March 2018
Westchester County
Department of Senior Programs and Services
9 South First Avenue
Mount Vernon, NY 10550-3414

WESTCHESTER COUNTY DEPARTMENT OF SENIOR PROGRAMS AND SERVICES

Westchester County Department of Senior Programs and Services is dedicated to serving seniors and their families. We strive to identify and prioritize their needs and create comprehensive plans to meet them. We advocate for responsive policies, programs, legislation and resources on behalf of seniors, their families and caregivers. We also maintain an inventory of services available to older persons and serve as an information and referral point for local and national assistance.

The department is part of a National Network on Aging, which includes the Administration on Aging and the U.S. Department of Health and Human Services. There are also 57 State Agencies on Aging, 670 Area Agencies on Aging and approximately 27,000 local service provider organizations under contract to the area agencies. Under the Older Americans Act of 1965, this network administers programs designed to help the elderly maintain their health and independence in their homes and communities.

The Westchester County Department of Senior Programs and Services works to meet the missions of the Older Americans Act and the New York State Community Services for the Elderly Act. The goals of the federal and state acts are aimed at enhancing seniors' quality of life by encouraging:

- *Sufficient income to meet basic needs*
- *Appropriate housing according to individual needs and wishes*
- *Employment opportunities*
- *Dignified, honorable and healthful retirement*
- *Freedom to pursue meaningful activities*
- *The best physical and mental health available*
- *Services to restore health to the best possible state*
- *Benefits from social and medical research as soon as possible*
- *Adequate community services*
- *Initiative, freedom and independence to manage and plan their lives*

BENEFITS & SAVINGS AT-A-GLANCE

This booklet, prepared by the Westchester County Department of Senior Programs and Services, provides residents age 60 or older with information about money-saving programs and services available in the county as of March 2018.

Call (914) 813-6300 to learn the latest information about services in your community. We're always glad to hear from you.

Table of Contents

Aged All (Tax Savings)	3
Benefits Checkup	3
myBenefits	3
Case Management	4
Circuit Breaker – Home Owner/Rent Rebates	4
EPIC – Prescription Discounts Age 65+	5
Food Stamps “SNAP”	5
HEAP – Savings on Heat/Utility Bills	6
Medicaid	7
Medicare	7
Medicare Drug Benefits	8
Medicare Savings Programs	9
New York State School Tax Relief Program (STAR)	10
Real Property Tax Exemption	10
Reverse Mortgage	11
SCRIE – Rent Increase Exemption	11
Social Security Benefits	12
Social Security Supplemental Income (SSI)	12
TIPS – Telehealth Intervention Programs for Seniors	13
Veterans Benefits	14
Weatherization	14

Aged All (Tax Savings)

Seniors 65+ can fill out one application to get city, county and school tax reductions.

- Eligibility:** Homeowners age 65+
- Income Limits:** \$37,400
- Resource Limits:** None
- Agency:** Please call your local Tax Assessor's Office
(Filing date varies by municipality)

BenefitsCheckUp

Developed and maintained by the National Council on Aging. This is a comprehensive web-based service to screen for benefits programs for seniors with limited income and resources.

- Eligibility:** BenefitsCheckUp includes more than 1,800 public and private benefits programs from all 50 states and the District of Columbia
- Income Limits:** Varies by program
- Resource Limits:** Varies by program
- Web site:** www.benefitscheckup.org

myBenefits

New York State offers information and resources for programs and benefits that you or your loved one may be eligible for at www.mybenefits.ny.gov. In addition myBenefits has tools for applying to these benefit programs right online and tracking the status of your applications as they are processed.

The website will ask some basic questions about your family, your money and your bills. Based on your answers, it will tell you if you might be able to get help with buying food; Temporary Assistance (TA); special tax credits; home energy assistance; WIC - Women, Infants and Children; prescription drug insurance coverage for seniors; and, various health insurance programs for individuals, families, children and sole proprietors.

- Web site:** www.mybenefits.ny.gov

Case Management

Through the Expanded In-home Services Program (EISEP), a professional case manager will assess the needs of a senior seeking care at home. The EISEP case manager will discuss the eligibility guidelines for government assistance programs, a safe plan of care and how to obtain other services and benefits.

Eligibility: Age 60+, a resident of Westchester County and not Medicaid eligible.

Income Limits: None

Resource Limits: None

Agency: Westchester County Department of Senior Programs and Services,
(914) 813-6442

Web site: www.westchestergov.com/seniors
Click on Caregiving and Expanded In-Home Services

Circuit Breaker IT-214

(Real Property Tax Credit for Homeowners and Renters)

Provides tax credits or cash payment of up to \$375 to eligible homeowners and renters if at least one member of household is 65 or older. If all members of household are under 65, the credit can be as much as \$75.

Eligibility: Homeowners with property value assessed at not more than \$85,000. Also, renters with an average adjusted monthly rent of \$450 or less. Occupied the same residence for six months or more.

Income Limits: Annual gross household income \$18,000 or less

Resource Limits: None

Agency: New York State Department of Taxation and Finance, (518) 457-5181
Westchester Residential Opportunities, Inc., (914) 428-4507 and ask for representative in Senior Services.

Web site: <http://www.tax.ny.gov/>
New York State Department of Taxation and Finance

Elderly Pharmaceutical Insurance Coverage (EPIC)

A New York State sponsored program that provides savings on prescription drugs. Eligibility is based on income.

Eligibility: Persons age 65 or older who do NOT have Medicaid.

Income Limits: **Single:** up to \$75,000/year (\$6,250 month)
Couple: up to \$100,000/year (\$8,333 month)

Resource Limits: None

Agency: New York State Epic Helpline, 1(800) 332-3742

Web site: www.health.ny.gov/health_care/epic/

Food Stamps “SNAP”

Eligible individuals will receive debit cards with an allotted dollar amount to be spent on food items. The amount depends on household size and income.

Eligibility: Household with an elderly or disabled member

Income Limits: One Person \$2,010/monthly; 2 Persons \$2,707

Resource Limits: None

Agency: Westchester County Department of Social Services, (914) 995-5000

Web site: www.mybenefits.ny.gov
Online application can be filled out on this site

Paper application can be downloaded from New York State Office of Temporary and Disability Assistance website at www.otda.ny.gov

Home Energy Assistance Program

Provides one-time credit toward the payment of utility or heating costs. An additional grant may be awarded for emergencies and shut-offs. Regular HEAP season runs from Nov 13, 2017 – April 14, 2018.

Eligibility: Homeowners and non-subsidized renters paying for heat and/or utilities are eligible as well as subsidized renters who pay their own heating bills directly to a utility company.

Income Limits: One Person \$2,318/monthly; 2 Persons \$3,031

Agency: Westchester County Department of Social Services, (914) 995-5619;
(914) 995-6049

Local WESTCOP (Westchester Community Opportunity Program) offices can assist with application, (914) 592-5600

Web site: Paper application can be downloaded from New York State Office of Temporary and Disability Assistance website at www.otda.ny.gov or from Westchester County website at www.westchestergov.com/heap

Medicaid

Comprehensive health-care coverage, including coverage for hospital, home and nursing care and physician services. Pays for many costs not covered by Medicare. Amounts below include standard \$20.00 disregard.

- Eligibility:** Persons aged 65+ or blind/disabled with low income and low resources.
- Income Limits:** * **Single:** \$862; **Couple:** \$1,253
- Resource Limits:** * **Single:** \$15,150; **Couple:** \$22,200
(An additional \$1,500 exemption allowed per person for burial.)
- Special Program** **Medicaid Spend-down Program** may allow eligibility with higher incomes when medical expenses are high.
- Agency:** Westchester County Department of Social Services, (914) 995-3333
- Web site:** www.health.state.ny.us/health_care/medicaid
Information on Medicaid program can be obtained from New York State Department of Health website

Medicare

The Federal Health Insurance Program pays for certain health care costs.

Part A: Covers in-patient hospital care, skilled nursing facility, hospice and home-health care. No premium required if eligible for Social Security. Others pay up to \$422 monthly. Hospital deductible is \$1,340 per benefit period. Hospital coinsurance of \$335 per day applies for days 61-90 and \$670 applies for days 91-150.

Part B: Helps pay for physician cost, outpatient clinic, home health care and durable medical equipment: \$134* standard monthly premium; deductible is \$183 per year. You pay 20% of approved cost.
*Higher premium applies to incomes over \$85,000 (single) and \$170,000 (couple).

Eligibility: Age 65+ and certain disabled persons of any age

Income Limits: None

Resource Limits: None

Agency: Social Security Administration, 1(800) 772-1213
Or, apply at your local Social Security Office.

Web site: www.socialsecurity.gov

Medicare – Drug Benefits – Medicare Part D

Prescription drug plans offer savings but there are monthly premiums, deductibles and co-pays. Part D surcharge will be assessed for incomes over \$85,000 (single) and \$170,000 (couple).

Drug Plan Eligibility: Enrollment in Medicare Part A and/or B or Medicare HMO or PPO that includes drug coverage.

Enrollment: Oct. 15th – Dec. 7th (Open Enrollment) for coverage to begin Jan. 1 of the following year.

Extra Help: If eligible for the subsidy guidelines, you can reduce Medicare Part D costs by applying for an “extra help” subsidy designed for persons within certain income and assets limits.
Note: Resource limit includes burial allowances (\$1,500 Individual, \$3,000 Couple)

For individuals who qualify for full extra help benefits, copays for medications can be reduced to a cost of \$3.35 for generics and \$8.35 for name brand. Full extra help members also pay zero premium for a basic Part D drug plan.

Income &

Resource Limits:

Maximum Income

Maximum Resources

Full

Partial

Single:

\$1,538 Monthly

\$ 9,060

\$14,340

Couple:

\$2,078 Monthly

\$ 14,100

\$28,150

(Amounts above include the \$20 disregard)

Agency:

Social Security Administration, 1(800) 772-1213

Apply online at www.ssa.gov/prescriptionhelp and click “Apply for Extra Help With Medicare Prescription Drug Plan Costs”

If you need help to complete the application or have questions about your current drug coverage or Medicare Part D, call the Westchester County Department of Senior Programs and Services Medicare Information Line, (914) 813-6100.

Medicare Savings Programs

The Medicare Savings Programs are administered by the local Social Services Departments to help low-income Medicare beneficiaries pay for some of their Medicare out-of-pocket expenses.

The income limits below include a \$20 disregard. Documentation of income required.

Program: QMB Qualified Medicare Beneficiary

Program Benefits: This program can pay for either the Medicare Part A and/or Part B premium. It also pays for all deductibles, coinsurance, HMO co-payments and Part B late enrollment penalties.

Income & Resource Limits:

	<u>Max. Income</u>	<u>Max. Resources</u>
Single:	\$1,032 per month	no limit
Couple:	\$1,392 per month	no limit

Program: SLMB Specified Low-Income Medicare Beneficiary

Program Benefits: This program pays for the Medicare Part B premium/penalties only. You must have Medicare Part A to be eligible for the program.

Income & Resource Limits:

	<u>Max. Income</u>	<u>Max. Resources</u>
Single:	\$1,234 per month	no limit
Couple:	\$1,666 per month	no limit

Program: QI-1 Qualified Individual-1

Program Benefits: This program pays for the Medicare Part B premium/penalties only. You must have Medicare Part A to be eligible for the program.

Income & Resource Limits:

	<u>Max. Income</u>	<u>Max. Resources</u>
Single:	\$1,386 per month	no limit
Couple:	\$1,872 per month	no limit

Agency: Westchester County Department of Social Services, (914) 995-3333 or, call Westchester County Department of Senior Programs and Services for additional information, (914) 813-6300

New York State School Tax Relief Program (STAR)

Reduction in school property taxes for owner-occupied 1, 2 & 3 family homes, condos and co-op apartments.

Eligibility: Homeowners age 65+ for Enhanced Program (see income limits)
All homeowners are eligible for the basic program as long as they own the property and live there. Combined income of owners not to exceed \$500,000.

Income Limits: \$86,000 a year adjusted federal gross income on 2016* tax return for Enhanced STAR Program
(If you have an IRA distribution from line 15b from your Federal income tax return form, that amount is deducted from the adjusted gross income)
*eligibility in 2018 is based on income information from 2016 tax year

Resource Limits: None

Agency: Register with New York State
<https://www8.tax.ny.gov/STRP/strpStart>

You will receive a STAR credit in the form of a check, rather than receiving a property tax exemption (if you qualify for STAR). The dollar value of the credit will be the same as the property tax exemption.

You do not need to register separately to receive the Enhanced benefit if you've already registered to receive the Basic benefit.

When you register for the STAR credit, the Tax Department will automatically review your application to determine whether you are eligible for the Basic or Enhanced STAR benefit amount.

Real Property Tax Exemption (Senior Citizens)

Up to 50% reduction of the assessed value of residential property owned by seniors age 65 and over. For a married couple or sibling owners, only one person must be 65.

Eligibility: Homeowners age 65+ residing on the taxed property for at least 12 consecutive months prior to application

Income Limits: Maximum income of \$37,400 per household
If you qualify for the senior citizens exemption you automatically qualify for Enhanced Star Tax Relief

Resource Limits: None

Agency: Please call your local Tax Assessor's Office

Reverse Mortgage Program

A program enabling you to convert a part of your home's increased equity into tax-free income. Select monthly cash amounts or lump sum, the choice is yours. Repayment due only when the property is no longer your principal residence.

Eligibility: Homeowners age 62+ who reside in Westchester County. Home must be the primary residence. Generally, co-op housing is ineligible; however, some lenders have developed private programs that lend to co-ops.

Income Limits: None

Resource Limits: None

Agencies: Human Development Services of Westchester, Inc.
28 Adeo Street, Port Chester NY 10573
914-939-2005 ext. 1102
Brenda Giancaspro

Green Path Debt Solutions
800-550-1961

All reverse mortgage counseling sessions through Green Path are done over the phone.

Senior Citizen Rent Increase Exemption (SCRIE)

Tenants may qualify for full or partial exemption from rent increases in rent-regulated apartments. Local communities set exemption allowance amounts.

Eligibility: Persons age 62+ with rent that is more than 1/3 of household income

Income Limits: Varies by municipality

Resource Limits: None

Agency: Rent Abatement Program, New York State Division of Housing
(914) 948-4434 (Forms & Information Only)
Westchester Residential Opportunities, Inc., (914) 428-4507
or (914) 428-0953.
For additional information, call Westchester County Department of Senior Program and Services, (914) 813-6300

Social Security Benefits

Monthly cash benefit based on prior employment and amount withheld from earnings during employment years.

Eligibility: Varies. A disabled worker is eligible at any age. A worker's surviving disabled spouse is eligible at age 50. A worker's surviving spouse is eligible for reduced benefits as early as age 60. A worker's surviving dependent parents are eligible at age 62.

Income Limits: None for person age 66+. Benefit for persons at less than full retirement age is reduced \$1 for every \$2 earned above \$17,040 in 2018. Eleven months prior to reaching full retirement age, benefit is reduced \$1 for every \$3 earned above \$45,360 in 2018.

Agency: Social Security Administration, 1(800) 772-1213.
Or, apply at your local Social Security office.

Web site: www.ssa.gov

Supplemental Security Income (SSI)

Provides monthly cash benefits to meet food, clothing or shelter needs. The benefit amount depends on other income and whether the person lives alone, with others, in another's household or in a residential facility. Income guidelines listed below are for unearned income only, such as income from Social Security or a pension.

Eligibility: Persons age 65+ with limited income and resources. Blind or disabled at any age with low income and low resources. Eligible individuals automatically qualify for Medicaid.

Income Limits: \$837+ \$20 (single); \$1,229 + \$20 (couple)
(The first \$20 in income is exempt)

Resource Limits: \$2,000 (single), \$3,000 (couple), plus \$1,500 for burial expense per person

Agency: Social Security Administration, 1(800) 772-1213.
Or, apply at your local Social Security office.

TIPS – Telehealth Intervention Programs for Seniors

TIPS uses electronic information and communication technologies to provide and support health benefits to increase quality of care, expand healthcare access and reduce healthcare costs.

TIPS combines three key elements to help seniors age successfully:

1. Clinical monitoring of vital signs, including blood pressure, pulse, oxygen levels and weight.
2. A complete social check-up to make sure seniors are aware of all the services and programs available – whether it be nutrition, housing, transportation, caregiving or any of our other support programs.
3. Hands-on, intergenerational support from a network of volunteers, including student technicians and nurses from various colleges and universities.

TIPS participants have their vital signs – blood pressure, pulse, blood oxygen levels and weight – checked twice a week by a trained technician. The data is transmitted to a nurse who reviews it remotely and sends messages back to be reviewed at the next session. If there is cause for immediate concern, the nurse may contact the patient, caregiver, primary care physician or on-site administrator directly.* Participants leave each session with a “TIPS Sheet” that includes their vital signs, an explanation of what the results mean, and any relevant recommendations or referrals. This information can help seniors self-manage their own health and be proactive if they see any negative changes.

*telehealth solutions are not intended for emergency use or real-time monitoring of patient vital signs.

Eligibility: Westchester County residents aged 60+ who have access to a community setting

Agency: Westchester County Department of Senior Programs and Services,
(914) 813-6408

Web site: www.westchestergov.com/seniors

Veterans Benefits

Provides pensions, medical care and prescription drugs, vocational rehabilitation, education, home loans, burial and other benefits.

Eligibility: Veterans at any age. Dependents and survivors may receive certain benefits. Pension applications may be made by any wartime veteran who is deemed totally disabled.

Income Limits: Vary with benefits

Resource Limits: Subject to review

Agency: Westchester County Veterans Service Agency,
(914) 995-2146 or (914) 995-2145

Web site: www.va.gov

Weatherization

This program helps eligible seniors and disabled homeowners make their home energy efficient.

Weather stripping, caulking, window and door repairs, repair to heating systems, insulation, etc., can be done at no cost by a reputable contractor. A needs assessment and energy audit determine how much work will be done.

Eligibility: Low-income homeowners, age 60+ or disabled individuals

Income Limits: \$2,318/month (single); \$3,031/month (couple)

Resource Limits: None

Agency: Westchester County Department of Senior Programs and Services,
(914) 813-6300

Web site: www.westchestergov.com/seniors

Funded through the US Department of Health and Human Services, the New York State Office for the Aging and the Westchester County Department of Senior Programs and Services.

In accordance with federal law, the Westchester County Department of Senior Programs and Services prohibits discrimination because of race, color, sex, sexual orientation, national origin, religion, age or handicap, in all aspects of the provision of services for the benefit and welfare of Senior Citizens, and in all employment practices, including hiring, firing, promotion, compensation and other terms, conditions and privileges of employment. Further, subcontractors of the Westchester County Department of Senior Programs and Services shall be required to meet the above stated standards.