

2007 Financial Benefits & Savings Guide

For Senior Citizens
in Westchester County
Call (914) 813-6300

Your guide to Saving Money on:



Utility/Heating
Prescriptions
Medicare Costs
Rent Savings
Property Taxes
Minor Home
Repairs

2007
Financial Benefits & Savings Guide

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DEPARTMENT OF SENIOR PROGRAMS AND SERVICES
Information and Assistance
(914) 813-6300

Medicare Information Line
(914) 813-6100

Northern County Senior Services
(914) 245-2088

Caregivers Resource Center
(914) 245-2094

Para informacion en Espanol
(914) 813-6393

Elder Abuse Helpline
(914) 813-6436

Telecommunications Device for the Deaf (TDD) Relay
(800) 662-1220

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Mount Vernon, NY 10550-3414

THE WESTCHESTER COUNTY DEPARTMENT OF SENIOR PROGRAMS AND SERVICES

The Westchester County Department of Senior Programs and Services is dedicated to serving seniors and their families. We strive to identify and prioritize the needs of Westchester seniors and create comprehensive plans for meeting those needs. 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 in the U.S. Department of Health and Human Services, 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 also works to meet the missions of the Older Americans Acts 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*
- *Seniors' use of initiative, freedom and independence in managing and planning their own lives.*

BENEFITS & SAVINGS AT-A-GLANCE

This booklet, prepared by the Department of Senior Programs and Services, provides residents age 60 or older with information about money saving programs and services available in Westchester County. **See Page 12 for important changes to the Westchester RX program – a prescription drug program that can save you hundreds of dollars. It now offers free lifetime membership.**

Call (914) 813-6300 to learn the latest information about services in your community. You can also call that number to receive “**Generations**,” the senior citizens’ newspaper published by the Westchester County Department of Senior Programs and Services. We’re always glad to hear from you.

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1 **CASE MANAGEMENT**

A free home visit is conducted by a professional case manager to assess the needs of a senior seeking care at home. Case manager will discuss the eligibility guidelines for government assistance programs, a safe plan of care and how you may obtain other services and benefits.

Eligibility:	Age 60+ and be a resident of Westchester County.
Income Limits:	None.
Resource Limits:	None.
Agency:	Westchester County Department of Senior Programs and Services (914) 813-6442.
Website:	www.co.westchester.ny.us/aging/otherservices1.htm#cm

2 **CIRCUIT BREAKER IT-214**

Provides tax credits or cash payment of up to \$375 to eligible homeowners and renters.

Eligibility:	Homeowners with property value assessed at not more than \$85,000. Also renters with monthly rents up to \$450 who spend a sizable percent of income on property tax.
Income Limits:	Yearly household income \$18,000.
Resource Limits:	None.
Agency:	Call the New York State Dept. of Taxation and Finance (800) 462-8100 or Call Westchester Residential Opportunities, Inc., (914) 428-4507
Website:	www.hiicap.state.ny.us/facts/nys_tax_relief.htm



ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC)

A New York State sponsored program that provides average savings of 75% off the costs of most prescription drugs. Eligibility is based on income. Single people whose income is less than \$20,000 and married couples earning less than \$26,000 pay an annual fee (sliding scale). For higher incomes, a no-fee deductible plan applies. **Use EPIC with your Medicare Drug Plan for greatest savings.**

Eligibility:	Persons age 65 or older, who do NOT have Medicaid or private prescription coverage that is better than EPIC.
Income Limits:	Single: up to \$35,000/yr. (\$2,916 mo.) Couple: up to \$50,000/yr. (\$4,166 mo.)
Resource Limits:	None.
Agency:	New York State. For information/ application call (914) 813-6300 or 1 (800) 332-3742
Website:	www.health.state.ny.us/nysdoh/epic/faq.htm



FOOD STAMPS

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

Eligibility:	Low-income households, any age.
Income Limits:	A net income formula is used to calculate limits for households with members who are disabled or over age 60. This calculation is complicated and can only be done upon completing an application.
Resource Limits:	\$3,000 for all households which include a member 60 years or older, or disabled who receives Social Security disability.
Agency:	Food Stamp Program, Westchester County Department of Social Services (914) 995-5000.
Website:	www.westchestergov.com/social



HOME ENERGY ASSISTANCE PROGRAM (HEAP 2006-2007)

Provides (NOV- APRIL) one time credit toward the payment of utility or heating costs. An additional grant may be awarded for emergencies & shut offs.

Eligibility:

Homeowners and *non-subsidized renters paying for heat and/or utilities.

(*Subsidized renters paying directly for heat are eligible.)

Income Limits:

One person: \$1,764/month; Two persons: \$2,307/month.
These income eligibility figures will change in November.

(Note: Net rental income calculation used for 2 & 3 family houses)

Agency:

Senior citizens and the disabled apply to Westchester County Department of Senior Programs and Services (914) 813-6300.
Others should contact the Dept. of Social Services (914) 995-5619.

Website:

www.dfa.state.ny.us/otda/heap



MEDICAID - 2006

Comprehensive health care coverage including coverage for prescription drugs, hospital, home and nursing care, physician services. Pays for many costs not covered by Medicare.

Eligibility:

Persons aged 65+ or blind/disabled, with low income and low resources.

Income Limits:

Single: \$692 + \$20*; Couple: \$900 + \$20*
(*First \$20 is exempt).

Resource Limits:

Single: \$4,150; Couple: \$5,400 (An additional \$1,500 exemption allowed per person for burial).

Special Program:

Medicaid Spend-down Program may allow eligibility with higher incomes when your Medical expenses are high.

Agency:

Westchester County Dept. of Social Services (914) 995-5000.

Website:

www.health.state.ny.us/nysdoh/medicaid

* 2007 numbers not available at time of printing



MEDICARE - 2007

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

Part A:	Covers inpatient hospital care, skilled nursing facility, hospice and home health care. No premium required if eligible for Social Security. Others pay up to \$410 monthly. Hospital deductible is \$992 for first 60 days. Coinsurance applies to days 61-150.
Part B:	Helps pay for physician cost, outpatient clinic, home health care and durable medical equipment: \$93.50 monthly premium, deductible is \$131 per year. You pay 20% of approved cost.
Eligibility:	Age 65+ and certain disabled person at any age.
Income Limits:	None.
Resource Limits:	None.
Agency:	Apply at your local Social Security Office or Call 1(800) 772-1213.
Website:	www.medicare.gov



MEDICARE – DRUG BENEFITS FOR 2007

PRESCRIPTION DRUG PLANS offer considerably greater savings but there are monthly premiums, deductibles and co-pays.

Drug Plan Eligibility:	Be enrolled in Medicare Part A &/or B/or Medicare HMO or PPO.		
Enrollment:	Nov. 15, 2007 – Dec. 31, 2007		
Extra Help Subsidy Guidelines:	If eligible, 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)		
Income & Resource Limits:	<u>Maximum Income</u> 2006	<u>*Maximum Resources 2007</u> <u>Full</u> <u>Partial</u>	
	Single: \$ 1,196 Monthly	\$7,620	- \$11,710
	Couple: \$ 1,603 Monthly	\$12,190	- \$23,410
Agency:	Social Security: 1-800-772-1213 Apply on line: www.ssa.gov If you need assistance completing the application, or have questions about your current drug coverage & Medicare Part D, call Westchester County Department of Senior Programs & Services Medicare Information Line: (914) 813-6100		

* 2007 income not available at time of printing



MEDICARE SAVINGS PROGRAM - 2007

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 programs listed below (QMB, SLMB, QI-1) require the applicant(s) to be 65 and over, Blind or Disabled and be enrolled or eligible for enrollment in Medicare Part A & B.

THE INCOME BELOW INCLUDES A \$20 DISREGARD

Program Benefits:	QMB	Qualified Medicare Beneficiary Program: This program can pay for either the Medicare Part A 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:	Couple:	\$837 per month	\$4,000
		\$1,120 per month	\$6,000
		Documentation of income and resources required	
Program Benefits:	SLMB	Specified Low Income Medicare Beneficiary Program: 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:	Couple:	\$1,000 per month	\$4,000
		\$1,340 per month	\$6,000
		Documentation of income and resources required	
Program Benefits:	QI-1	Qualified Individual-1: This program pays for the Medicare Part B premium/penalties only. You must have Medicare part A to be eligible.	
Income & Resource Limits:		<u>Max. Income</u>	<u>Max. Resources</u>
Single:	Couple:	\$1,123 per month	No Limit
		\$1,505 per month	No Limit
		Documentation of income required	

Agency: Apply at your local Department of Social Services Office or Call 995-5000. For additional information call 813-6300.

NOTE: Resources include Bank Accounts, CDs, stocks/bonds, Ira, etc. Your home, car and money set aside for burial are exempt. Applicants for QMB & SLMB who fail resource test may qualify for QI-1.

* 2007 numbers not available at time of printing

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MINOR HOME REPAIR PROGRAM

In conjunction with weatherization (see pg.12), this program provides eligible seniors or disabled homeowners with free minor repair of items that can affect their health and safety. These include but are not limited to; minor repair of roof, plumbing, water heaters, installation of grab rails, ramps, locks, etc.

Eligibility:	Low income homeowners age 60+ or disabled individuals.
Income Limits:	One person: \$1,764/month; Two persons, \$2,307/month
Resource Limits:	None.
Agency:	Westchester County Dept. of Senior Programs and Services (914) 813-6300
Website:	www.westchestergov.com/aging

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REAL PROPERTY TAX EXEMPTION

50% reduction of the assessed value of residential property owned by seniors age 65 and over. For a couple or sibling owners, only (1) has to be 65.

Eligibility:	Homeowners age 65+ residing on the taxed property for at least 12 consecutive months prior to application
Income Limits:	Varies by municipality, not to exceed \$25,000 per Household. Note: Amount may change July 1 of each year. Locality has <u>option to set higher limits.</u>
Resource Limits:	None.
Agency:	Please call Local Tax Assessor's Office.
Website:	www.hiicap.state.ny.us/facts/nys_tax_relief.htm



REVERSE MORTGAGE PROGRAM

A program enabling you to convert a part of your home's increased value into needed cash. 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.
Income Limits:	None.
Resource Limits:	None.
Agency:	Senior Housing Assistance Program (914) 428-0953 or New York State Banking Department 1 (800) 522-3330.
Website:	www.aging.state.ny.us/findhelp/guide/guide5.htm



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 a rent that is more than 1/3 of <u>household income</u> .
Income Limits:	<u>Varies</u> by <u>municipality</u> , not to exceed \$24,000.
Resource Limits:	None.
Agency:	Rent Abatement Program, New York State Division of Housing (914) 948-4434. (Forms & Information Only) WRO (914) 426-4507 ext. 312 (Spanish speaking) ext. 313 (English speaking) (914) 428-0953 – For Assistance or 813-6300 for information
Website:	www.dhcr.state.ny.us/ora/pubs/html/orafac21.htm



SOCIAL SECURITY BENEFITS - 2007

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

Eligibility:

Varies. 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 at age 60. A retired spouse or a worker's surviving dependent parents are eligible at age 62.

Income Limits:

None for person age 65+. Persons at less than full retirement age benefit are reduced \$1 for every \$2 earned over the \$12,960 limit. Eleven months prior to reaching full retirement age, benefit is reduced \$1 for every \$3 earned over \$34,440 per year.

Agency:

Apply at your local Social Security Office or
Call 1 (800) 772-1213.

Website:

www.ssa.gov



SUPPLEMENTAL SECURITY INCOME (SSI) - 2006

Provides monthly cash benefits to meet food, clothing or shelter needs. The benefit amount depends on other income and whether person lives alone, with others, in the household of another, or in a residential facility.

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:

Living alone: single - \$690 + \$20*; Couple - \$1,008 + \$20*
Living with others: single - \$626 + \$20*; Couple - \$950 + \$20*
(First \$20 income is exempt).

Resource Limits:

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

Agency:

Apply at your local Social Security Office or Call 1 (800) 772-1213.

Website:

www.ssa.gov/pubs/11146.html



(STAR) NEW YORK STATE SCHOOL TAX RELIEF PROGRAMS

Reduction in school property taxes for owner-occupied 1, 2 & 3 Family home, condo, co-op apt. or manufactured home. Average Savings: Enhanced STAR up to 45%, Basic STAR up to 27%

Eligibility:	Homeowners age 65+ For Enhanced Program Under age 65 – Basic Program
Income Limits:	\$67,850 a year adjusted gross income on a 2005 tax return for Enhanced STAR Program. (If you have an IRA distribution from line 15b, that amount is deducted from the adjusted gross income.)
Resource Limits:	None.
Agency:	Please call Your Local Tax Assessor’s Office.
Website:	www.hiicap.state.ny.us/facts/nystaxrelief.htm



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) 995-2203.
Website:	www.co.westchester.ny.us/veterans



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** determines how much work will be done.

Eligibility:	Low income Homeowners, age 60+ or disabled individuals.
Income Limits:	One Person \$1,764/monthly; 2 Persons \$2,307.
Resource Limits:	None.
Agency:	Westchester County Dept. of Senior Programs and Services For information call (914) 813-6300



WESTCHESTER RX

Provides savings on prescriptions for those with inadequate or no insurance coverage. This discount drug card program can save you hundreds of dollars a year on prescriptions through participating pharmacies – now including CVS and Rite Aid. Savings are greatest through a Canadian pharmacy option. **NO ENROLLMENT FEE.**

Eligibility:	Any age and be a resident of Westchester County.
Income Limits:	None.
Resource Limits:	None.
Agency:	Westchester County For information and application call (914) 813-6300
Website:	<u>Sign onto www.westchestergov.com/aging and click the link to Westchester RX.</u>

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

In accordance with the Federal law, the Westchester County Department of Senior Programs and Services prohibits discrimination because of race, color, sex, 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.