

2009 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

2009

Financial Benefits & Savings Guide

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www.westchestergov.com/seniors

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Northern County Senior Services
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(914) 245-9167

Para información en Español
(914) 813-6393

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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 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 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 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*
- *Use of 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. **See Page 13 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 the department publishes. We’re always glad to hear from you.

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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:	\$36,400
Resource Limits:	None
Agency:	Please call Your Local Tax Assessor's Office (Filing date varies by municipality)

CASE MANAGEMENT

Through the Expanded In-home Services Program (EISEP) a professional case manager conducts a free home visit to assess the needs of a senior seeking care at home. The 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
Website:	www.westchestergov.com/seniors_eisep.htm

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 monthly rents of \$450 or less. Occupied the same residence for 6 months or more.
Income Limits:	Yearly household income \$18,000
Resource Limits:	None
Agency:	Call the New York State Department of Taxation and Finance (800) 462-8100 or Westchester Residential Opportunities, Inc., (914) 428-4507
Website:	http://www.nystax.gov/

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. **EPIC works with your Medicare Drug Plan for greatest savings.**

Eligibility:	Persons age 65 or older, who do NOT have Medicaid.
Income Limits:	Single: up to \$35,000/year (\$2,916 month) Couple: up to \$50,000/year (\$4,166 month)
Resource Limits:	None
Agency:	New York State Epic Helpline For information/ application call (914) 813-6300 or (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. The amount 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 who is 60 years or older, or disabled, and who receives Social Security disability benefits
Agency:	Food Stamp Program, Westchester County Department of Social Services (914) 995-5000

HOME ENERGY ASSISTANCE PROGRAM

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 are eligible as well as subsidized renters who pay their own heating bills directly to a utility company
Income Limits:	One person: \$1,963/month; Two persons: \$2,567/month. These income eligibility figures will change in November 2009.
Agency:	Department of Social Services (914) 995-5619
Website:	http://www.otda.state.ny.us/main/heap/

*NOTE: Resources include bank accounts, CDs, stocks/bonds IRAs, etc. Your home, car and money set aside for burial are exempt.

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 includes standard \$20.00 disregard.

Eligibility:	Persons aged 65+ or blind/disabled with low income and low resources
Income Limits:	Single: \$787; Couple: \$1,137
Resource Limits:	Single: \$13,800; Couple: \$20,100 (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 Dept. of Social Services (914) 995-5000
Website:	www.health.state.ny.us/health_care/medicaid

MEDICARE

Federal Health Insurance Program that 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 \$443 monthly. Hospital deductible is \$1068 per benefit period. Hospital coinsurance applies to days 61-150.
Part B:	Helps pay for physician cost, outpatient clinic, home-health care and durable medical equipment: \$96.40* monthly premium; deductible is \$135 per year. You pay 20% of approved cost *Higher premium applies to incomes over \$85,000(single) \$170,000 (couple)
Eligibility:	Age 65+ and certain disabled persons of any age
Income Limits:	None
Resource Limits:	None
Agency:	Apply at your local Social Security Office or Call 1(800) 772-1213

MEDICARE – DRUG BENEFITS

Prescription Drug Plans offer savings but there are monthly premiums, deductibles and co-pays

Drug Plan Eligibility:	Be enrolled in Medicare Part A and/or B/or Medicare HMO or PPO		
Enrollment:	Each year from Nov. 15 – Dec. 31 for coverage to begin Jan. 1 of the following year.		
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 2009</u>	<u>Maximum Resources 2009</u>
			<u>Full</u> <u>Partial</u>
	Single:	\$ 1,353 Monthly	\$8,100 - \$12,510
	Couple	\$ 1,821 Monthly	\$12,910 - \$25,010
Agency:	Social Security: 1-800-772-1213		
	Apply on line: www.ssa.gov/prescriptionhelp		
	Click on the “Apply for Help” link 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 & 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 programs listed below require the applicant(s) to be 65 and over, blind or disabled and enrolled in Medicare Part A & B.

THE INCOME BELOW INCLUDES A \$20 DISREGARD

<p>Program Benefits:</p> <p>Income & Resource Limits:</p>	<p>QMB</p> <p>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.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 40%; text-align: left;"><u>Max. Income</u></th> <th style="width: 45%; text-align: left;"><u>Max. Resources</u></th> </tr> </thead> <tbody> <tr> <td>Single:</td> <td>\$923 per month</td> <td>no limit</td> </tr> <tr> <td>Couple:</td> <td>\$1,235 per month</td> <td>no limit</td> </tr> </tbody> </table> <p>Documentation of income required</p>		<u>Max. Income</u>	<u>Max. Resources</u>	Single:	\$923 per month	no limit	Couple:	\$1,235 per month	no limit
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<p>Program Benefits:</p> <p>Income & Resource Limits:</p>	<p>SLMB</p> <p>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.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 40%; text-align: left;"><u>Max. Income</u></th> <th style="width: 45%; text-align: left;"><u>Max. Resources</u></th> </tr> </thead> <tbody> <tr> <td>Single:</td> <td>\$1,103 per month</td> <td>no limit</td> </tr> <tr> <td>Couple:</td> <td>\$1,477 per month</td> <td>no limit</td> </tr> </tbody> </table> <p>Documentation of income required</p>		<u>Max. Income</u>	<u>Max. Resources</u>	Single:	\$1,103 per month	no limit	Couple:	\$1,477 per month	no limit
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<p>Program Benefits:</p> <p>Income & Resource Limits:</p>	<p>QI-1</p> <p>Qualified Individual-1: This program pays for the Medicare Part B premium/penalties only. You must have Medicare part A to be eligible.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 40%; text-align: left;"><u>Max. Income</u></th> <th style="width: 45%; text-align: left;"><u>Max. Resources</u></th> </tr> </thead> <tbody> <tr> <td>Single:</td> <td>\$1,239 per month</td> <td>no Limit</td> </tr> <tr> <td>Couple:</td> <td>\$1,660 per month</td> <td>no Limit</td> </tr> </tbody> </table> <p>Documentation of income required</p>		<u>Max. Income</u>	<u>Max. Resources</u>	Single:	\$1,239 per month	no Limit	Couple:	\$1,660 per month	no Limit
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Single:	\$1,239 per month	no Limit								
Couple:	\$1,660 per month	no Limit								

Agency: Apply at your local Department of Social Services Office or
Call (914) 995-5000 For additional information call (914) 813-6300

MINOR HOME REPAIR PROGRAM

In conjunction with weatherization (see pg.13), this program provides eligible seniors or disabled homeowners with free minor repair of items that can improve energy savings. These include but are not limited to: minor repair of roofs, plumbing, water heaters or window repair where there is energy loss.

Eligibility:	Low-income homeowners age 60+ or disabled individuals
Income Limits:	One person: \$1,963/month; Two persons, \$2,567/month
Resource Limits:	None
Agency:	Westchester County Dept. of Senior Programs and Services (914) 813-6300
Website:	www.westchestergov.com/seniors

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:	Varies by municipality. Maximum income of \$36,400* per Household *Amount may be increased by \$1,000 annually on July 1, 2009, and 2010 at the option of the local government If you qualify for the senior citizens exemption you automatically qualify for Enhanced School Tax Relief
Resource Limits:	None
Agency:	Please call 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
Agency:	Westchester Residential Opportunities, Inc. (914) 428-4507 or New York State Banking Department 1 (800) 522-3330

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 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 (914)813-6300

SOCIAL SECURITY BENEFITS

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, or a worker's surviving dependent parents are eligible at age 62.
Income Limits:	None for person age 65+. Benefit for persons at less than full retirement age is reduced \$1 for every \$2 earned over the \$14,160 limit. Eleven months prior to reaching full retirement age, benefit is reduced \$1 for every \$3 earned over \$37,680 per year.
Agency:	Apply at your local Social Security Office or Call 1 (800) 772-1213.
Website:	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 person lives alone, with others, in another's household 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 - \$694 + \$20; Couple - \$1,031 + \$20 (The first \$20 in 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

(STAR) NEW YORK STATE SCHOOL TAX RELIEF PROGRAMS

Reduction in school property taxes for owner-occupied 1, 2 & 3 family homes condos and co-op apartments. Average savings: Enhanced STAR up to 45%, Basic STAR up to 27%

Eligibility:	Homeowners age 65+ for Enhanced Program (see income limits) All homeowners are eligible – Basic Program
Income Limits:	\$73,000 a year adjusted gross income on a 2007 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)
Resource Limits:	None
Agency:	Please call Your Local Tax Assessor’s Office

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
Website:	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** determines how much work will be done.

Eligibility:	Low-income homeowners, age 60+ or disabled individuals
Income Limits:	One Person \$1,963/monthly; 2 Persons \$2,567
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 a resident of Westchester County
Income Limits:	None
Resource Limits:	None
Agency:	Liberty Care For information and application call (877) 321-2652
Website:	Sign onto http://www.westchesterrx.com/

Funded through the US Department of Health and Human Services and 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.