

# ORLEANS COUNTY OFFICE FOR THE AGING

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<b>2023 BENEFIT CHECKLIST FOR ORLEANS COUNTY SENIOR CITIZENS 2023</b>			
<b>PROGRAM DESCRIPTION</b>	<b>WHO IS ELIGIBLE</b>	<b>INCOME &amp; RESOURCES</b>	<b>BENEFITS</b>
<b>SOCIAL SECURITY</b>  Social Security Administration (SSA) 1-800-772-1213  <a href="http://www.ssa.gov/">http://www.ssa.gov/</a>	Retired workers 66+ or 62+ (reduced benefit) who have worked at least 40 quarters (fewer if born before 1929); disabled workers; surviving spouses and/or children. NOTE: Full retirement age for people born in 1944 is 66 years.	Ages 62--66 years: Benefit is reduced \$1 for each \$2 earned over limit of \$21,240/year. The earnings limit for people of full retirement age in 2022 is reduced \$1 for each \$3 earned over limit of \$51,960/year. There is no earning limit after attaining full retirement age.	Monthly benefit is based on prior employment and amount withheld from earnings. There is no resource limit.
<b>VETERANS BENEFITS</b> NYS Division of Veterans' Affairs: 1-888-838-7697 OR call: Orleans County Office of Veteran Services: 585-589-3218 <a href="http://www.va.gov/">http://www.va.gov/</a>	Non-service-connected wartime veterans' and their dependents'  Service-connected veterans should contact the appropriate service org.		
<b>SSI: SUPPLEMENTAL SECURITY INCOME</b>  Provides a monthly cash benefit, based on financial need, to supplement income of eligible applicants.  Call SSA: 1-800-772-1213	Persons blind, disabled, or 65+, who have low income and little or no resources.	Unearned income / month: Single \$914 Couple \$1,371 (Benefit \$20 less if SSI is only source of income.)  Resource limits: Single \$2,000 Couple \$3,000 + burial account. Exemptions: Home; car; some life insurance; personal and household goods.	Monthly cash benefit depends upon amount of other income, amount of rent or mortgage expense, and whether the applicant lives alone or with others.  <a href="http://www.socialsecurity.gov/si/index.htm">http://www.socialsecurity.gov/si/index.htm</a>
<b>MEDICARE</b>  Part A: Hospital insurance. No premium (most enrollees), but has deductible & co-pays. Part B: Medical ins. Monthly premium of \$164.90 & deductibles & co-pays for most recipients. Part D: Prescription coverage. Call SSA: 1-800-772-1213 or 1-800-MEDICARE (1-800-633-4227). <a href="http://www.medicare.gov/">http://www.medicare.gov/</a>	Persons 65+ who are eligible for Social Security or Railroad Retirement Benefits, and others 65+ who may purchase coverage although not categorically eligible for it. If a person receives SSD, Medicare coverage will begin in 24 months. Those with chronic renal disease and ALS are eligible immediately.	Part A: Unlimited coverage for acute hospital care after \$1,600 deductible per benefit period; limited skilled care in a skilled nursing facility; limited home care and hospice care.  Part B: Doctors, outpatient service & durable medical equipment; \$226/year deductible.  Part D: Prescription coverage. Plans cost average \$38.90/mo and up. There are 25 stand-alone plans available; 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, ca	
<b>MEDICARE SAVINGS PROGRAMS (MSP)</b> QMB, QI-1  QMB: Qualified Medicare Beneficiary QI-1: Qualified Individual-1  Orleans County Office for the Aging: 585-589-3191	Persons on Medicare whose income & resources are slightly above the Medicaid levels  or persons on Medicare who are also eligible for Medicaid.  Gross monthly income levels (including Medicare premium, but minus health insurance premium):	QMB: Single \$1,583 Couple \$2,126  QI-1: Single \$2,127 Couple \$2,859  Resource limits: There is no resource test for the MSP.	In the QMB, & QI-1 programs, Medicaid will pay the monthly Medicare premium of \$164.90, which will be added to the person's Social Security check.  For those eligible for QMB only, Medicaid will also pay all Medicare co-pays and deductibles.
<b>MEDICAID</b> Comprehensive Health Care Coverage General Medicaid: Home Care: Spenddown information from Department of Social Services:	Persons blind, disabled, or 65+, who have low income and resources; or persons under 65 who meet social services' home relief rules. ** If income exceeds limits, persons may be eligible for Medicaid with a spenddown.	Monthly income limits: ** Single \$1,583 Couple \$2,126  Resource limits: ** Single \$28,133 Couple \$37,902 + burial account. Exemptions: Home, car, health premiums & support payments.	Comprehensive coverage for medical care, including most prescription drugs; approved medical equipment; Medicaid-participating MD services; hospital; nursing home; home care and transportation for approved medical services. <a href="http://www.health.state.ny.us/health_care/medicaid/">http://www.health.state.ny.us/health_care/medicaid/</a>
<b>PROGRAM DESCRIPTION</b>	<b>WHO IS ELIGIBLE</b>	<b>INCOME &amp; RESOURCES</b>	<b>BENEFITS</b>
<b>HEAP: Home Energy Assistance Program</b> Financial help for winter heating costs. HEAP Hot Line: 589-3191	Low-income households (owners and renters). Regular HEAP: No resource limits. Emergency HEAP: If threatened with a disconnect notice, \$3,000 resource limit.	Gross monthly income limits for Regular HEAP (do not include Medicare premium): Single \$2,852 Couple \$3,730 **Please check with HEAP during season as guidelines and benefits may change.	Once a season grant or credit to supplier. Possible emergency grant if faced with shut-off. Furnace repair / replacement may be available for homeowners; resource limits apply.

<p><b>FOOD STAMP PROGRAM</b></p> <p>Benefit card can be used to purchase food items.</p> <p>Food Stamps: 585-589-3191</p> <p><a href="https://www.mybenefits.ny.gov/selfservice/">https://www.mybenefits.ny.gov/selfservice/</a></p>	<p>Low-income households; the following information pertains to people 60 years of age and older and disabled individuals.</p> <p><b>**This information is subject to change and is only to be used as a guideline. Please submit an application for consideration.</b></p>	<p><b>**Approximate gross monthly income limits for those 60 years+ or disabled:</b>  Single \$2,147 Couple \$2,903  Eligibility is NOT guaranteed as housing and medical expenses are used to determine eligibility &amp; benefit amount.  Resource limits: Unlimited</p>	<p>Benefit value depends on size, income, and expenses of household.</p> <p>Minimum benefit: \$20  Maximum benefit:  Single \$281 Couple \$516</p>				
<p><b>PHONE DISCOUNT</b>  Verizon LifeLine:  890-7100</p> <p>AT&amp;T NY Local Lifeline Program: 1-800-288-2747  OR  May qualify for free cel phone Assurance 1-888-321-5880  <a href="http://www.asurancewireless.com">www.asurancewireless.com</a>  Safelink  <a href="http://www.safelinkwireless.com">www.safelinkwireless.com</a></p>	<p>Anyone who receives one or more of the following: Food Stamps, Medicaid, Public Assistance, SSI, Vet's. Disability Pension (nonservice-connected), Vet's. Surviving Spouse Pension (nonservice-connected).</p>	<p>If not on an eligibility program, income must be under 135% of federal poverty level.  No resource limit</p>	<p>Reduction on monthly landline phone phone bill; may also give discount on installation charges.</p> <p>OR</p> <p>Free cell phone</p>				
<p><b>IT-214 NYS TAX REBATE</b>  Tax credit or check to homeowners &amp; renters who pay a high % of income on rent or property taxes.  For forms: 1-800-462-8100  Tax Dept. information:  1-800-225-5829</p>	<p>Homeowners and renters who meet financial eligibility criteria; based on income, and either property taxes or amount of rent paid.  <a href="http://www.tax.ny.gov/pit/credits/realpropertytaxcredit.htm">http://www.tax.ny.gov/pit/credits/realpropertytaxcredit.htm</a></p>	<p>Maximum yearly household gross income .... \$18,000  Homeowners: Market value of home cannot exceed \$90,550.  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><b>PROPERTY TAX EXEMPTION</b></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>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><b>ENHANCED STAR</b>  Income Limit \$92,000 or less</p> <p><b>AGED TAX EXEMPTION</b>  Varies by district, maximum is \$21,200</p> <p><b>VETERANS</b>  Contact your local assessor</p>	<p>Up to 50% tax exemption on real estate property taxes.</p> <p><a href="http://www.orps.state.ny.us/pamphlet/exempt/senior.htm">http://www.orps.state.ny.us/pamphlet/exempt/senior.htm</a></p> <p>For STAR information:  <a href="http://www.orps.state.ny.us/star/faq.htm">http://www.orps.state.ny.us/star/faq.htm</a></p>				
<p><b>EPIC</b>  Elderly Pharmaceutical Insurance Coverage  Covers approximately 60% of prescription drug costs. To apply, contact your pharmacy or call the EPIC Hot Line: 1-800-332-3742  Application Available @ OFA</p>	<p>Persons 65+ whose health insurance, if any, covers less than 60% of prescription drug expenses.</p>	<p>Yearly income limits:</p> <table border="0"> <tr> <td>Single</td> <td>\$75,000</td> </tr> <tr> <td>Couple</td> <td>\$100,000</td> </tr> </table> <p>No resource limits.</p>	Single	\$75,000	Couple	\$100,000	<p>Premiums and deductibles are based on income.</p> <p>Beneficiary co-pays, when applicable, range from \$3 to no more than \$20 per prescription.</p> <p><a href="http://www.health.state.ny.us/health_care/epic/">http://www.health.state.ny.us/health_care/epic/</a></p>
Single	\$75,000						
Couple	\$100,000						
<p><b>RENTAL ASSISTANCE/SUBSIDIZED HOUSING</b></p> <p>Government subsidies to greatly reduce rents of those eligible.  Program has a waiting list.</p> <p>For an Independent Senior Citizens Housing list, call Office for the Aging</p>	<p>Families, elderly and handicapped persons with low income:</p> <table border="0"> <tr> <td>Single</td> <td>\$23,700</td> </tr> <tr> <td>Couple</td> <td>\$27,100</td> </tr> </table>	Single	\$23,700	Couple	\$27,100	<p>Orleans County residents call:  Dept. of Housing:  589-3207</p>	<p>The rental amount paid by:</p> <ol style="list-style-type: none"> <li>Those who are recipients of rental assistance, and</li> <li>Residents in subsidized independent housing units,</li> </ol> <p>is generally 30% of their average monthly income (earned and unearned).</p>
Single	\$23,700						
Couple	\$27,100						
<p><b>TRANSPORTATION OPTIONS</b></p> <ol style="list-style-type: none"> <li>Veterans Van Service call Orleans County VA at 589-2856</li> <li>RTS – call OFA for free passes or 589-0707 for more information</li> <li>Medina Transport; call OFA to schedule in and out of county Medical transportation service 589-3191</li> <li>Volunteer Transportation 589-3131</li> </ol>	<p>Veterans going to VA facilities only</p> <p>All Orleans County residents  1 pass every other month</p> <p>All Orleans county Seniors age 60 and older</p>	<p>No limits</p> <p>No limits</p> <p>Medicaid clients call Medicaid transportation to schedule medical ride; no limits  1-866-260-2520</p>	<p>Free Transportation to VA facilities only.</p> <p>Low cost Public transportation – discount for disabled; free RTS passes for Seniors from OFA</p> <p>Contribution requested only</p> <p>Very Limited</p>				