



# State Resources for Seniors in New York

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

# Financial Assistance for Senior Living & Senior Care

The likelihood of needing long-term care services increases to almost 70% after an adult reaches 65 years of age. The level and frequency of care can differ greatly, and women typically require care for 1.5 years longer than men, who need an average of 2.2 years of long-term care in their later years. Long-term care comes at a cost, which is often beyond the means of those who need it. Fortunately, financial help is available for seniors without sufficient income and assets to cover this expense.

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## Medicaid

As of December 2021, Medicaid covers some or all the health care costs for 7.3 million New Yorkers with low incomes. There are two ways older residents can benefit from Medicaid; directly with a care provider using their Medicaid card or through a managed care plan. The program can pay for nursing home care and equivalent services delivered in the senior's own home.

## How to Apply

You can call the Medicaid Helpline at (800) 541-2831 to speak to an advisor if you need more information but the primary method of applying for Medicaid in New York is by booking an appointment at your local Department of Social Services office.

## Eligibility

If you're interested in applying for Medicaid to cover your long-term health care costs you'll need to be aged 65 or older, blind or disabled to be considered. You'll also need to:

- Reside in New York State
- Be a U.S. citizen or legal immigrant
- Not earn more than the program's maximum income and asset limits for your household size

Household Size	Gross Monthly Income Limits*	Asset Limits*
1	\$934	\$16,800 (individual)
2	\$1,367	\$24,600 (married couple)
3	\$1,572	N/A
4	\$1,777	N/A
5	\$1,982	N/A
6	\$2,187	N/A

\*As of 01/01/22

## Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

### Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old
- You have end-stage renal disease
- You're under age 65 and have a disability

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

## Waiver Programs

### MLTC Medicaid Plan

MLTC is for existing Medicare beneficiaries, enabling them to continue using services they already receive under that program while covering other home care costs, such as skilled nursing, personal care and home-delivered meals.

#### How to Apply

Call New York Medicaid Choice at (888) 401-6582. A staff person will visit you to determine your eligibility and help you complete the application form.

#### Eligibility

You must be eligible for Medicaid and in receipt of Medicare. You must also be:

- Aged 65 or older
- Able to receive care at home for a chronic condition
- Expected to need at least 120 days of continuous care

### Medicaid Advantage Plus

Medicaid Advantage Plus combines Medicaid and Medicare services into a single plan. Its home health services can include nursing, physical therapies, personal care, home-delivered meals and hospital stays.

#### How to Apply

Call New York Medicaid Choice at (888) 401-6582. A counselor will visit you at home and help you complete the application form if you're deemed potentially eligible.

#### Eligibility

You will need to satisfy the income/asset guidelines for Medicaid and be eligible for Medicare. Additionally, you must be:

- Aged 65+
- Suitable for home health care support
- In need of a minimum of 120 days of professional care services

## **Program for All-Inclusive Care for the Elderly (PACE)**

The PACE provider manages all medical and non-medical services in the senior's home or in an adult day care facility or nursing home. PACE combines Medicaid and Medicare services, with the organization responsible for all aspects of care, including the choice of physicians.

### **How to Apply**

Call New York Medicaid Choice at (888) 401-6582 to speak to a staff member, who will guide you through the enrollment process.

### **Eligibility**

PACE is available to younger adults, but they must reside in specific zip codes as the program is still being trialed. Applicants must be:

- Aged 55 or older
- Certified by the state for nursing home levels of care
- Live in a PACE service area

# Health Insurance & Prescription Drug Coverage for Seniors

## Medicaid

Medicaid is a program designed to ensure that seniors on low incomes get access to affordable health care. It can cover a wide range of services, including nursing home care, emergencies, home care, doctor visits and lab tests.

## How to Apply

The most common way of applying for Medicaid in New York is to arrange an appointment with a staff member at the nearest Department of Social Services office. Alternatively, you can contact the Medicaid Helpline at (800) 541-2831 for further advice.

## Eligibility

You may apply for Medicaid in New York State if your age and health issues are within the program's guidelines. Your income must also be within the appropriate percentage of the federal poverty guidelines for the type of Medicaid program you require.

- Aged 65+
- Disabled
- Assessed as in need of nursing home levels of care
- Have income and assets at or below the program's limits

You will need to provide financial statements for the 60 months prior to your application. The Department of Health will review this information to check if you've gifted or undersold assets in anticipation of a future Medicaid claim. Income and asset levels also vary if one person from a two-person household applies. In this instance, the institutionalized spouse retains \$50 of income per month and can have assets of up to \$16,800. The other household member, known as the community spouse, can have a monthly income of \$3,435 and assets not exceeding \$137,400.

Household Size	Gross Monthly Income Limits*	Asset Limits*
1	\$934	\$16,800 (individual)
2	\$1,367	\$24,600 (married couple)
3	\$1,572	N/A
4	\$1,777	N/A
5	\$1,982	N/A
6	\$2,187	N/A

\*As of 01/01/22

## Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

### Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

## Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

## Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

## Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

## Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

## Medicare Savings Programs

Medicare Savings Programs help pay Medicare premiums for qualifying New Yorkers on low incomes. Seniors can also benefit from Extra Help, a partner program that pays most prescription drug costs. There are three MSP plans for seniors in New York.

- **Qualified Medicare Beneficiary:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.



- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

## How to Apply

Download the application form, which is available in 10 languages, and mail it with documents supporting your claim to your local Department of Social Services or Human Resource Administration office.

## Eligibility

In addition to having an income and assets within the program's restrictions, you will need to fulfill certain other criteria. You must be:

- A New York resident
- A U.S. citizen or legal immigrant
- Eligible for Medicare Part A
- Eligible for Medicare Part B

Program	Income Compared To	Single Income Limits*	Married Income Limits*	Single Asset Limits*	Married Asset Limits*
<b>Qualified Medicare Beneficiary</b>	Up to 100% of the Federal Poverty Level (FPL)	\$1,074	\$1,452	N/A	N/A
<b>Specified Low-Income Medicare Beneficiary</b>	Between 101-119% of FPL	Between \$1,074 and \$1,288	Between 1,452 and \$1,742	N/A	N/A
<b>Qualified Individual</b>	Between 120-134% of FPL	Between \$1,288 and \$1,449	Between \$1,742 and \$1,960	N/A	N/A

\*As of 01/01/22

# Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

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## **Social Security**

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

### **How to Apply**

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

### **Eligibility**

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

## **Supplemental Security Income**

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

### **How to Apply**

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

## Eligibility

SSI has the following eligibility requirements:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.