

BROOKDALE CENTER

for Healthy Aging & Longevity

Hunter College / The City University of New York

Benefits Checklist for Older Adults

Produced by the **Sadin Institute on Law & Public Policy** of the Brookdale Center for Healthy Aging & Longevity of Hunter College/CUNY, the *Benefits Checklist for Older Adults* is an essential tool for all advocates for the elderly including elder lawyers, social workers, nurses, doctors, financial advisors, accountants, public officials and their staffs, academics and all others who work in any capacity to advise and assist elderly clients.

Contained on two 11"x17" easy-to-read pages, the Benefits Checklist provides users with essential information on 16 major health and income programs, including the benefits provided, eligibility criteria, income and resource limits, plus phone numbers and websites of agencies that handle applications. The Benefits Checklist covers income and health programs for all counties in New York State, and is updated annually.

BROOKDALE CENTER for Healthy Aging & Longevity		BENEFITS CHECKLIST FOR OLDER ADULTS HEALTH PROGRAMS for Residents of New York City			
PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY
MEDICARE – Part A Hospital Insurance Program	Coverage for acute hospital care, limited coverage for skilled nursing home, hospice and home care Deductible: \$662 per benefit period Copayments: \$40/day for hospital days 61-90, \$49/day for hospital days 91-150, \$124/day for skilled nursing home days 21-100	Persons 65+, eligible for Social Security or Railroad Retirement benefits, or who wish to purchase coverage although they are not eligible for Social Security or Railroad Retirement, or who have been disabled for at least 24 months	None	None	Enrollment: local Social Security office or call 1-800-772-1213 www.ssa.gov Part A claims: Empire Medicare Services 1-800-MEDICARE www.empiremedicare.com
MEDICARE – Part B Medical Insurance	Limited coverage for physicians, outpatient services, diagnostic tests and durable medical equipment Deductible: \$131 per year Premium: \$93.50 per month (see "Income Limits" box)	Same as above	Part B Means-Tested Premium Individuals: Below \$10,000: \$28.00, Below \$10,000: \$28.00, Below \$10,000: \$28.00, Below \$10,000: \$28.00, Below \$10,000: \$28.00 Couple: Below \$10,000: \$56.00, Below \$10,000: \$56.00, Below \$10,000: \$56.00, Below \$10,000: \$56.00, Below \$10,000: \$56.00	None	Part B claims: Empire Medicare Services (all counties except Queens) 1-800-MEDICARE www.empiremedicare.com GHI, Inc. (Queens only) 1-800-MEDICARE www.ghimedicaid.com
MEDICARE – Part D Prescription Drug Coverage	Coverage for prescription drugs Deductible: \$265 Initial Period: pay 25% of the rest \$2,135 Donut Hole: pay 100% of the rest \$3,651.25 Catastrophic Coverage: begins after you have spent \$3,850	Same as above	For the Low Income Subsidy: Better Extra Help: Ind: \$1,138, Couple: \$7,529	None Low income subsidy (LIS/Extra Help) Better Extra Help: Ind: \$7,520, Couple: \$12,150 b. Ind: \$11,710, Couple: \$23,410	Enrollment: 1-800-Medicare www.medicare.gov
QUALIFIED MEDICARE BENEFICIARY (QMB) PROGRAM	Pays for Medicare premiums, coinsurance, deductibles and copayments				Information Citywide: 1-877-472-8411 www.nyc.gov/html/hra/html/serv_medicaid.html
SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLIMB) PROGRAM	Pays for Medicare Part B premium only				Same as above
QUALIFYING INDIVIDUALS – 1	Pays for Medicare Part B premium only				Same as above
MEDICAID	Comprehensive health care benefits, including coverage for prescription drugs, physician services, hospitals, nursing homes and home care Community spouse allowances when other spouse is institutionalized: Income: \$74,451 Resources: \$74,820 (if the amount of spousal share up to \$10,000)	Persons 65+, Blind or Disabled who have low income and low resources, and most persons under 65 who meet Safety Net Assistance Program budget rules	Individual: \$700 + \$20* Couple: \$900 + \$20* *Free \$20 income is exempt	Individual: \$4,200 Couple: \$5,400 Exemptions: \$1,500 per person for burial fund or any amount in irrevocable pre-need funeral agreements; home, car, health insurance premiums	New applications are handled through Medical Assistance Programs (MAPs) neighborhood borough-based sites Information Citywide: HRA info line: 1-877-472-8411 www.nyc.gov/html/hra/html/serv_medicaid.html
MEDICAID SPENDDOWN PROGRAM	Community, hospital or nursing home coverage after eligible individual or couple has "spent down" his or her "surplus income" to Medicaid level	Persons 65+, Blind or Disabled who have incurred medical expenses equal to or greater than their "surplus income" amount or have pre-paid their surplus income	No maximum, provided that medical expenses reduce net income to levels defined in the box above or individuals pre-pay their surplus income amount	Same as Medicaid	Same as Medicaid
ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC)	Assistance in paying for prescription drugs. Registration fee of \$500 for Fee Plan or deductible of \$500-\$1,716 for Deductible Plan and copayments of \$3 to \$20 for both Plans	Persons age 65+ who do not have Medicaid or other comprehensive insurance coverage for drugs (those on Medicaid Spenddown may be eligible for EPIC)	Fee Plan: Individual up to \$20,000 Couple up to \$20,000 Deduct. Plan: Individual: \$20,001 to \$35,000 Couple: \$25,001 to \$50,000	None	New York State Dept. of Health New York State Office for the Aging 1-800-332-3742 www.health.state.ny.us/hyssh/epic/faq.htm

sample only

Copyright © Sadin Institute on Law / Brookdale Center for Healthy Aging & Longevity / Hunter College of the City University of New York
425 East 25th Street, 13th Floor North, New York, NY 10010-2590 / Phone: (212) 481-3780 / www.brookdale.org
Unauthorized Duplication Prohibited.

for Residents of New York City

Page 1

(Actual size: 11"x17")

Price per copy :

The *Benefits Checklist for Older Adults* is priced according to our two-tier policy:

- **\$25** for professionals in private practice, hospitals, nursing homes, home care & nursing home agencies, professional associations, universities, libraries, or social service agencies with 10 or more employees.
- **\$15** for senior centers, legal services, legal aid, Title III B, county offices for the aging, social services departments, or social service agencies with fewer than 10 employees.



To order, use the form on reverse side → → →

