It’s hard to be a good provider if you are in crisis yourself. If you are faced with circumstances beyond your control, you need an opportunity to regroup, so you can go back to being a source of help and hope for friends and family.

AARP Foundation is here for everyone, 50 years of age or older, who is struggling with problems of hunger, isolation, income, and housing. In addition, we are working side-by-side with trusted organizations in your community and nationwide to help you take control, move forward, and feel like a good provider again.

Program guidelines, telephone numbers, and Web sites are subject to change. For the most up-to-date information in your state, log on to Benefits QuickLINK at: www.aarp.org/quicklink.
PAYING FOR HEALTH CARE AND PRESCRIPTION DRUGS

Medicare

**Benefit:** Medicare is health insurance that helps pay for preventive care, doctor visits, hospital stays, and prescription drugs.

**Who can apply:** You must be 65 years of age or older or under age 65 and meet the disability guidelines.

**How to apply:** To apply, call the Social Security Administration at: 1-800-772-1213 and tell the operator where you live. You can also go to: www.socialsecurity.gov and click on the Medicare section. For information about Medicare Prescription Drug Coverage, call Medicare at: 1-800-MEDICARE (1-800-633-4227) or go to: www.medicare.gov.

For help in your state, call the Health Insurance Information, Counseling and Assistance Program (HIICAP), also known as the New York State Health Insurance Assistance Program (SHIP), at: 1-800-701-0501 or go to: www.aging.ny.gov/healthbenefits.

Medicare Savings Programs

**Benefit:** This benefit helps pay for some of your Medicare costs, which can include the Part A and B premiums, deductibles, and co-payments. The amount of help you get depends on your income and resources.

**Who can apply:** You must have Medicare and have limited income of around $1,313 per month (single) or $1,765 per month (married).

**How to apply:** You can apply for this program at your local Department of Social Services in your county. You can find the contact information for your local Department of Social Services at: www.health.ny.gov/health_care/medicaid/ldss.htm. If you live in New York City or one of the five boroughs, call the Medicaid Helpline at: 1-888-692-6116.

Medicare Rx Extra Help

**Benefit:** This benefit lowers the cost of your prescription drugs offered through Medicare Prescription Drug Coverage (also known as Part D). The monthly premium, deductible, and co-payments you pay depend on your income and resources.

**Who can apply:** You must have Medicare and have limited income and resources. Your income must be less than $17,235 a year and your resources must be less than $13,300 if you are single. If you are married and living together, your income must be less than $23,265 a year and your resources must be less than $26,580.

**How to apply:** To apply online, go to: www.socialsecurity.gov and click on the Medicare section. If you need help applying, call the Social Security Administration at: 1-800-772-1213.

For help in your state, call the Health Insurance Information, Counseling and Assistance Program (HIICAP) at: 1-800-701-0501 or go to: www.aging.ny.gov/healthbenefits.

New York Elderly Pharmaceutical Insurance Coverage (EPIC) Program

**Benefit:** EPIC helps you pay for your prescription drugs and works with Medicare Prescription Drug Coverage (also known as Part D). Based on your income, EPIC offers two plans: Fee Plan and Deductible Plan. The help that EPIC provides depends on your income but can include help paying your Medicare Part D monthly premiums and lowering your co-payments.

**Who can apply:** To get help from this program, you must live in New York and be 65 years of age.
or older and enrolled in Medicare with Prescription Drug Coverage. You must have income less than $35,000 a year (single) and $50,000 a year (married).

**How to apply:** For more information or to get an application, go to: www.health.ny.gov/health_care/epic or call the EPIC Helpline at: 1-800-332-3742.

**Medicaid**

**Benefit:** Medicaid helps make medical coverage more affordable and pays for services such as: hospital care (inpatient and outpatient), health center and clinical services, visits to your healthcare providers (including physician and nurse practitioner), lab tests and x-ray services, nursing home care, and prescription drug coverage (in certain cases). In addition, if you have Medicare, Medicaid may help pay for some of your Medicare costs.

**Who can apply:** You must have limited income and resources and be 65 years of age or older, blind, and/or have a disability. In some cases, you can get Medicaid if you have high medical bills. The income and resource guidelines can vary for the different types of Medicaid programs available.

**How to apply:** You can apply for this program at your local Department of Social Services in your county. You can find the contact information for your local Department of Social Services at: www.health.ny.gov/health_care/medicaid/ldss. If you live in New York City or one of the five boroughs, call the Medicaid Helpline at: 1-888-692-6116.

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**HELP WITH YOUR HOME**

**State Property Tax Assistance**

**Benefit:** New York State has many programs that provide you with tax relief. Benefits can include property tax exemptions and/or credits.

**Who can apply:** Each property tax relief program has its own program guidelines. Some of the rules include age, income and resources, and Veteran’s status.

**How to apply:** For more information and to find out how to apply, go to: www.tax.ny.gov and click on “Property taxes and assessments” and then click on “Property tax exemptions.”

**Home Energy Assistance Program (HEAP)**

**Benefit:** HEAP provides your household with a cash grant to help you meet your home heating and cooling costs. The grants are paid either directly to you or to your energy company.

**Who can apply:** You must have limited income to get HEAP. In addition, you must pay your own gas and/or electric bill (either directly or included with your rent).

**How to apply:** For additional information or help applying, contact the program at: 1-800-342-3009 (in-state only) or go to: http://otda.ny.gov/programs/heap.

**Telephone Assistance/Lifeline**

**Benefit:** Lifeline offers monthly discounts on your basic wireless or home telephone service. The discounts can include a lower phone bill or free wireless minutes.

**Who can apply:** You can get help if you have limited income or are enrolled in one of the following programs: Medicaid, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), Low Income Home Energy Assistance Program (LIHEAP), Supplemental
Social Security

Benefit: Social Security offers you a cash benefit based on your work history and the amount you paid into Social Security. The cash benefit helps you meet your needs due to loss of income as a result of retirement, disability, or death. You and your dependents or surviving spouse can receive the Social Security benefit. The benefit amount you will get depends on the earning records for the person who worked.

Who can apply: To get Social Security retirement benefits, you must have met the work requirements and paid into the Social Security system. You can get the Social Security retirement benefits starting as early as age 62. However, the benefit amount you get will be reduced if you take the benefit before you reach full retirement age.

To get the Social Security disability benefit, you must have become severely disabled while working. You can get this benefit at any age and must have met the work requirements. The number of quarters you will have needed to work depends on your age.

How to apply: To apply for Social Security retirement benefits, you can apply online at: www.socialsecurity.gov and click on “Retirement” or “Disability.” You can also apply by calling 1-800-772-1213.

Supplemental Security Income (SSI)

Benefit: SSI provides a cash benefit to you every month to make sure you have a minimum level of income so that you can pay for basic needs such as: food, clothing, and shelter.

Who can apply: You may get help from this program if you are 65 years of age or older, blind, and resources. The program rules are more generous if there is at least one person who is elderly (60 years of age or older) or has a disability living in the household.

How to apply: You can apply for Social Security disability benefits at your local Department of Social Services or SNAP offices. You can also apply by going to: http://otda.ny.gov/programs/snap. If you need help with your application, you can call your state hotline at: 1-800-342-3009 or 1-877-472-8411 (NYC only).
or have a disability. In addition, you must have limited income and resources. Some resources such as your home, car, and certain portions of life insurance and burial accounts may not be counted when determining whether you meet the program guidelines.

**How to apply:** You must make an appointment at your local Social Security office to apply. You can find your local Social Security office by calling: 1-800-772-1213 or go to: www.ssa.gov/pgm/links_ssi.htm.

**OTHER INFORMATION**

**Eldercare Locator**

The Eldercare Locator connects you to local sources of information for senior services. You can get help by calling: 1-800-677-1116 (hours of operation are Monday–Friday, 9 am–8 pm ET) or visiting: www.eldercare.gov.

**Senior Information Helpline**

The New York Senior Citizens’ Help Line can connect you to agencies in your state that provide programs and resources for older adults. Call the New York Senior Citizens’ Hotline at: 1-800-342-9871 or go to: www.aging.ny.gov.

**Legal Help**

If you need a lawyer but have limited resources, contact the Area Agency on Aging (AAA) in your area for help. To find your local AAA, go to: www.aging.ny.gov or call the Senior Citizen’s Help Line at: 1-800-342-9871.

**Benefits QuickLINK**

If you want to get more information about what benefits you may be able to get help with and how to apply, go to Benefits QuickLINK at: www.aarp.org/quicklink.