

Broome County  
**Office for Aging**



# **Financial Benefits Guide for Seniors**



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A variety of financial benefit programs is available to seniors that can save money or increase monthly income. Eligibility requirements may apply and are subject to change during the year. When applying, be sure to check the most current requirements.

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Call the Broome County Office for Aging for more information or assistance at 607-778-2411 or visit [www.gobroomecounty.com/senior](http://www.gobroomecounty.com/senior).

You can also apply for some of these benefits online by visiting

[www.mybenefits.ny.gov](http://www.mybenefits.ny.gov)

# *Employment Opportunities*

## **Foster Grandparent Program**

Foster Grandparents volunteer anywhere between 5 and 40 hours a week with children at schools and daycare centers. Benefits include a stipend of \$4.00 per hour for income eligible seniors and paid days off. Earnings do not affect eligibility for other government benefits.

**Eligibility:** Age 55 or over. Income guidelines apply.

**To apply:** Call the Foster Grandparent Program at the Office for Aging at 607-778-2089.

## **Senior Helpers (Formerly GROW)**

Matches older workers with people who wish to hire in-home help. Typical jobs include housekeeping, companionship, home repair and maintenance, driving, and yard work. Worker negotiates rate of pay with employer.

**Eligibility:** Workers must be Broome County residents age 55 or older.

**To apply or for more information:** Call the Senior Helpers Program at the Office for Aging at 607-778-6105.

## **Senior Community Service Employment Program (SCSEP)**

Enrolls qualified older workers in part-time training positions and assigns them to public or 501(c)3 non-profit organizations in the local community.

The purpose of the SCSEP is to offer a “stepping stone” back into the workforce. It is a transitional program; positions are not intended to be permanent; all assignments are temporary.

Provides 20 hours of paid training/work experience per week and assistance with job search.

**Eligibility:** New York State resident age 55 or older, low-income <125% of federal poverty guidelines, unemployed.

**To apply or for more information:**

Call 607-227-7251

Associates for Training and Development

42 Chenango Street

Binghamton, NY 13901

[www.a4td.org](http://www.a4td.org).



# *Health Insurance and Prescriptions Benefits*

## **EPIC: Elderly Pharmaceutical Insurance Coverage**

New York State program helps income-eligible seniors ages 65 and older supplement their out-of-pocket Medicare Part D drug plan costs. EPIC provides supplementary drug coverage for Medicare Part D and EPIC covered drugs purchased after the Part D deductible, if any, is met. Depending on yearly income, seniors are placed in a fee plan or deductible plan.

### **Eligibility:**

- New York State resident age 65 or over.
- Must be enrolled in or eligible to be enrolled in a Medicare Part D drug plan.
- Cannot be receiving full Medicaid benefits (except those with a Medicaid spend-down) or have other comprehensive insurance for prescriptions.
- **Yearly income limits:** \$75,000 if single or \$100,000 if married. There are no asset limits.

### **Additional EPIC Benefit: Part D Premium**

EPIC will also pay the Medicare Part D monthly premiums up to the benchmark amount (\$38.90 in 2023) for EPIC members whose income is less than \$20,385 if single and \$27,465 if married.

**To apply:** Seniors can apply for EPIC at any time of the year. Call EPIC at 1-800-332-3742 or the Office for Aging at 607-778-2411.

## **Medicaid**

Comprehensive health care benefits, including coverage for prescription drugs, physician services, hospitals, nursing homes and home care.

### **Eligibility:**

- Age 65 or over, blind or disabled of any age.
- **Monthly Income/Asset Limits: Individual** with income not over \$1,752 and assets under \$31,175. **Couples** with income not over \$2,371 and assets under \$42,312.
- **Asset Exemptions:** personal car, home, health insurance premiums; \$1,500 per person for burial fund, or any amount may be exempt if in irrevocable pre-need funeral arrangement.
- **Other eligibility guidelines exist for people under age 65.**

**Note:** The Medicaid spend-down option may enable persons with higher incomes and high medical expenses to receive benefits after the individual or couple has “spent down excess income” to the Medicaid level.

**Note:** Spousal Medicaid allows the community spouse to retain up to \$3,853.50 in monthly income and \$154,140 in assets when the other spouse is institutionalized. In certain situations, the community spouse may be able to keep more in assets.

**To apply or for more information:** Call the Broome County Department of Social Services at 607-778-1100 ext 5 for general information on Medicaid or 607-778-2793 for information on Spousal Medicaid.

## Medicare Savings Programs

Medicare Savings Programs can help low and moderate-income Medicare beneficiaries pay Medicare Part B premiums and may also help with co-pays and deductibles.

**Eligibility:** Enrolled in Medicare Part A, eligible for Medicare Part B and meet income guidelines.

Name of Program	Benefit - What Medicare Savings Programs Pay	Monthly Income Eligibility	
		Individual	Couple
Qualified Medicare Beneficiary (QMB)	<b>Medicare A and/or Medicare Part B premiums, coinsurance, and deductibles</b>	Up to \$1,752	Up to \$2,371
Qualified Individuals-1 (QI-1)	<b>Medicare Part B premium</b>	Up to \$2,371	Up to \$3,189

- 1) Income is based on gross monthly income.
- 2) If over income, client can use qualified monthly health insurance premiums as a deduction.
- 3) There is no resource test for any of the Medicare Savings Programs.
- 4) You can be eligible for QMB only; for QMB and Medicaid, or for QMB with a Medicaid spend-down. You can be eligible for SLIMB only or for SLIMB with a Medicaid spend-down. A resource test does apply for Medicaid. You cannot be eligible for QI-1 and Medicaid.
- 5) Annual recertification is required for the Medicare Savings Programs.

### Additional Benefit:

Qualifying for the Medicare Savings Programs can also make you eligible for the Low-Income Subsidy for Medicare Part D Drug Plan (below).

**To apply:** Contact the Broome County Department of Social Services Medicaid Assistance Unit at 607-778-1100 ext 5. If you need help with the application form, contact Action for Older Persons at 607-722-1251.

## Low-Income Subsidy for Medicare Part D Drug Plan

The subsidy provides “Extra Help” paying for all or part of the cost of monthly premiums, annual deductibles, drug co-payments and coverage gap related to Medicare Prescription Drug program.

**Eligibility:** Medicare beneficiary with limited income and resources. Resource amount includes allowance for burial expenses. May qualify with higher income in some cases (for example, if you or your spouse have earnings from work or support other family members who live with you).

**To apply:** Call the Binghamton office of the Social Security Administration at 1-866-964-3971 or the national number at 1-800-772-1213. There is no deadline to apply but the earlier you become eligible, the sooner you save money.

# *Heating & Repair Assistance*

## **HEAP: Home Energy Assistance Program**

Provides a direct, once-per-season payment to a fuel vendor for homeowners or renters paying directly for heat. If heat is included in rent, you may be eligible for a “renter’s benefit.” Must reapply annually. Those receiving SNAP/Food Stamps should check with their SNAP/Food Stamps worker about the automatic benefit, Temporary Assistance recipients also receive this automatic benefit. Call the Office for Aging HEAP message line at 778-2063 for current HEAP information.

**Monthly income limits:** The following income guidelines may change before HEAP season opening in November of 2023: **1-person** household \$3,035; **2-person** household \$3,970.

**To apply when HEAP is open:** If either age 60 or over or receiving SSI or SSD, call the Office for Aging at 607-778-2411.

If receiving SNAP/Food Stamps, call 607-778-1100 press 2.  
All others (including those with scheduled shut offs, disconnected service, or less than a ten-day supply of fuel) call the Department of Social Services HEAP Unit at 607-778-1100, press 6.

## **NYSERDA EmPower Plus**

Those who meet income guidelines may be eligible for no-cost energy efficiency upgrades including Energy Star lighting and refrigerators, air sealing and insulation.

**Eligibility:** HEAP eligible, moderate to high energy bills, live in a home or building with less than 100 units and energy bill in the name of a member of the household.

**To apply:** Call NYSERDA EmPower Plus toll free 1-877-697-6278 for an application

## **NYSEG Energy Assistance Program (EAP)**

Assistance in paying NYSEG utility bill for HEAP-eligible customers.

**Basic Benefit:** A monthly EAP credit from NYSEG will be applied to the customer’s bill when a HEAP benefit goes to the NYSEG account. If HEAP goes to another heating account (for example, propane or oil vendor), the NYSEG customer must provide a copy of the HEAP award letter to NYSEG each year. The amount of the credit depends on whether electricity, natural gas or both are provided by NYSEG.

**Limited Benefit:** A limited number of EAP participants are eligible for a reduction in past-due bills. Must meet conditions: have made 3 payments in last 12 months (excluding HEAP payments); past due amount of \$240 to \$1500; and enroll in budget billing. Past due balances are reduced 1/24 each time bill paid in full on time. Participants removed permanently from Limited Benefit for three consecutive missed payments. Enrollment limited to 36 months.

### **For information:**

Call NYSEG at 1-800-572-1111



## *Other Benefits*

### **SNAP (Formerly Food Stamps)**

Electronic benefit card with monthly allotment to purchase food items. Dollar value depends on gross household income compared to net household income after shelter and medical expenses are considered. Can be used towards Meals on Wheels and meals at senior centers.

**Eligibility:** For persons age 60 or over or those with a disability the monthly gross income is \$2,430 or lower; for a two-person household monthly gross income of \$3,287 or lower. Other eligibility guidelines exist for under age 60.

**To apply:** Call the Broome County Department of Social Services at 607-778-1100, press 2 for SNAP.

### **Veterans Benefits**

Benefits include counseling and advocacy services, service connected disability compensation, non-service connected disability pension, information on how to apply for Veterans Administration (VA) health care, veteran burial benefits, VA education application, New York State blind annuity benefits, replacement of service documents or medals, and VA cemetery markers and flag holders.

**Eligibility:** Must be an honorably discharged veteran or dependent. Requirements vary depending on particular benefit.

**To apply or for more information:** Call Broome County Veterans Service Agency at 607-778-2147 to make an appointment for a benefit assessment or call New York State Division of Veterans Affairs at 607-724-1299.

### **SSI: Supplemental Security Income**

Monthly cash benefits to meet food, clothing and shelter needs for people with low income and low assets.

**Eligibility:** Age 65 or over, blind or disabled of any age. Assets may not exceed \$2,000 for one person or \$3,000 for two people. Income guidelines vary whether living alone, living with others, or living in household of another. (Example: SSI maximum benefit for a person living alone is \$943 per month. Not all SSI recipients receive this maximum amount. Your payment may be lower if you have other income). The first \$20 of monthly household income is automatically not counted. Exemptions from assets: home; car; personal/household goods; \$1,500 per person burial fund, or any amount in irrevocable pre-need funeral arrangement.

**To apply or for more information:** Call the Binghamton office of the Social Security Administration at 1-866-964-3971, national number at 1-800-772-1213, or the Office for Aging at 607-778-2411.





# *Tax Relief Benefits*

## **STAR: School Tax Relief Program**

New York State program for reduction in school taxes for owner-occupied primary residences. Applies to homes, condominiums, cooperative apartments, apartment buildings or mobile homes.

**Eligibility:** For “Enhanced STAR” must be age 65 or over with adjusted household income of \$98,700 or less. For “Basic STAR” must be under age 65 with adjusted household income below \$500,000.

**To apply:** Must verify eligibility each year, enrolling in the Income Verification Program will allow the state to verify your eligibility through your tax return. Contact the New York State Office of Taxation & Finance at (518) 457-2036

## **Claim for Real Property Tax Credit for Homeowners And Renters (It-214)**

New York State rebate for real property taxes or rent paid for residence. Rebate is \$75 to \$375.

**Eligibility:** Maximum household gross income \$18,000. NYS resident for entire year. Occupied same NY residence for six months or more. Residence not completely exempted from real property taxes. Real property market value up to \$85,000. Could not be claimed as dependent on someone else’s federal income tax return. Average monthly rent paid (not counting heat, gas, electricity, furnishings or board) was \$450 or less.

**To apply:** Call NYS Department of Taxation and Finance at 518-457-5181 or the Broome County Office for Aging at 607-778-2411. May be able to apply retroactively up to 3 years.

## **Senior Citizens Partial Real Property Tax Exemption**

New York State program for reduction in property taxes paid on a residence. Otherwise known as Aged Exemption or Senior Exemption. Localities and school districts have the option whether or not to offer this exemption.

**Eligibility:** Property owner age 65 or over. Income limits vary by locality.

**To apply:** Call your local Assessment Office. Must apply January 1 to March 1 each year.

## **Veterans’ Exemptions**

There are three different property tax exemptions available to veterans who have served in the U. S. Armed Forces, including veterans who have served in the U.S. Army, Navy, Air Force, Marines and Coast Guard. If eligible you can only receive one of the three available exemptions – alternative veterans’ exemption, cold war exemption or eligible funds exemption.

**Obtaining a veterans’ exemption is not automatic** - if you are an eligible veteran, you must submit the initial exemption application form to your assessor. The deadline in most communities is March 1 - please confirm the date with your assessor.

Whichever exemption a veteran chooses, it will apply only to county, city, town, and village taxes; it does not apply to school district and special district taxes.

**To apply:** Call your local Assessment Office.

## *Lifeline Phone Service Benefits*

Lifeline is a federal program that offers a discount on monthly phone costs – either landline or a mobile phone and in some places internet costs. **There is a limit of one Lifeline discount per household.**

### **Eligibility:**

Receive specified government benefit programs including:

- Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps
- Medicaid
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (FPHA)
- Veterans Pension and Survivors Benefit
- Tribal Programs (and live on federally-recognized Tribal lands)

Or, you can be eligible based on household income being at least 135% or less than the Federal Poverty Guidelines. (amounts increase with the number in the household)

- 1-person household - \$19,683
- 2-person household - \$26,622

### **Benefit:**

Landline Phones: Discount is applied toward the cost of the bill.

Mobile Phones: possible to get up to 1000 free minutes, unlimited texting and a data allotment or a discount on the cost of a monthly plan, some plans provide a phone, or you are able to bring your own. With the free mobile phone service, you must use it once every 30 days or it can be discontinued.

### **Apply:**

You can apply online, through the mail.

Landline Options: Check with your phone company to see if they offer the discount and how you can apply.

### Wireless Phone Options:

- Safelink wireless:  
1-800-723-3546  
<https://www.safelinkwireless.com>
- Assurance wireless:  
1-888-321-5880  
<http://www.assurancewireless.com>
- Access Wireless website  
1-888-900-5899  
<https://www.accesswireless.com>

**Lifelinesupport.org** has more information and you can also call 1-800-234-9473

## *Medical Bill Assistance*

### **Hospital Patient Financial Assistance Program (Charity Care)**

Most hospitals offer financial assistance programs to those with no health insurance or who are underinsured, whose coverage does not offer complete financial protection and leaves them with a high co-pay.

#### **Eligibility:**

For those that meet income guidelines, you can apply for financial assistance that will assist with bills, copays and deductibles from covered providers in that hospital. Income guidelines do vary by hospital.

#### **Note:**

Each hospital has a scale based on the federal poverty level guidelines that determines your eligibility based on your household size and household gross income and indicates the amount your charges will be discounted.

Contact the financial counselors at the hospital directly for an explanation of what is covered and how to apply.

You can also contact the Broome County Office for Aging at 607-778-2411 for more general information.

#### **To apply:**

Contact local hospitals:

Guthrie: 570-887-2051

Lourdes: 607-584-5522

UHS: 607-763-6127

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