



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.

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*
Qualified Medicare Beneficiary	Up to 100% of the Federal Poverty Level (FPL)	\$1,074	\$1,452	N/A	N/A
Specified Low-Income Medicare Beneficiary	Between 101-119% of FPL	Between \$1,074 and \$1,288	Between 1,452 and \$1,742	N/A	N/A
Qualified Individual	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