

Benefits Checklist 2026 Erie County Department for the Aging (DFA) NY Connects - 716-858-8526

Health Related Benefits

Program	Benefits	Eligibility	Limitations	Contact
Medicare Part A - Hospital Insurance	Insurance coverage for inpatient care at hospitals, hospice care, and a limited amount of long term care	<ul style="list-style-type: none"> •Age 65 or older: Free for those eligible for Social Security or Railroad Retirement benefits; others can purchase coverage if U.S. citizens or legal residents for at least 5 years. •People of any age enrolled in Social Security Disability Insurance (SSDI) for at least 24 months •People with end stage renal disease (ESRD) or Lou Gehrig's disease (ALS) 	None	Social Security Administration - 800-772-1213 - www.ssa.gov TTY users: 800-325-0778
Medicare Part B - Medical Insurance	Coverage for physicians, outpatient services, testing, medical equipment, services, etc	Same as Part A (above) but must enroll within 7 month window around 65th birthday or pay lifetime surcharge. Exceptions related to employment may apply	None	Social Security Administration - 800-772-1213 - www.ssa.gov TTY users: 800-325-0778
Medicare Savings Program - assists with Part B costs - (also known as QI and QMB)	Assists low-income Medicare recipients with Medicare premiums and other costs	Age 65 or older and eligible for Part A	Income limits: \$2,494/month (individual) or \$3,375/month (married)	Erie County Dept for the Aging NY Connects: 716-858-8526 Erie County Dept for the Aging Health Insurance Counseling Assistance Center: 716-858-7883
Medicare Advantage Plans / Medicare Part C	Medicare managed care that provides access to a variety of services in addition to the benefits of original medicare with a defined provider list	Same as part A / may enroll in Medicare Advantage when first eligible / Switch from original medicare at certain times of the year	None	716-858-7883 (Erie County DFA HIICAP)
Medicare Part D	Coverage for broad range of perscription medication	<ul style="list-style-type: none"> •Must be enrolled in Medicare Part A and/or B. •Must enroll within 7-month window around 65th birthday or pay lifetime surcharge (unless enrolled in another plan deemed "creditable"). •NYS dual eligible (Medicare + Medicaid) recipients must enroll in Part D or risk losing benefits. 	None	Medicare Part D Enrollment: 800-633-4227 and 1-800-Medicare or visit www.medicare.gov or Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883

Health Related Benefits - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
Extra Help Low Income Subsidy (helps with Part D Costs)	<ul style="list-style-type: none"> •Pays the Part D premium and deductible •Limits copays to \$5.10 generic/\$12.65 brand name • Eliminates coverage gap and the Part D penalty for late enrollment 	<ul style="list-style-type: none"> •Individuals enrolled in both Medicare and Medicaid or a Medicare Savings Program are automatically enrolled. •Medicare Part D members whose income and resources do not exceed the limits; those with slightly higher incomes may qualify for partial Extra Help. 	<ul style="list-style-type: none"> •Income limits: \$1,995/month (individuals); \$2,705/month (married couples) •Resource limits: \$18,090 (individuals); \$36,100 (married couples) •Limits are higher for partial Extra Help 	Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883 or Social Security: 1-800-722-1213 (TTY 1-800-325-0778); or visit www.ssa.gov/medicare/part-d-extra-help
Medigap	Supplemental health insurance plans sold by private insurance companies to cover all or a portion of costs that aren't covered by Medicare Parts A and B, including co-insurance and hospital deductibles.	<ul style="list-style-type: none"> •Individuals enrolled in Medicare Part A and Part B (not a Medicare Advantage plan). •In NYS, there is continuous open enrollment for Medigap plans. 	None	Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883
Medicaid	Covers a wide range of medical services including hospital, long-term care, physicians, transportation, and pharmacy services	<ul style="list-style-type: none"> •People of any age whose income and resources do not exceed NYS limits. •Coverage prohibited for permanent residents during their first 5 years in the U.S. •NYS now offers full Medicaid for undocumented immigrant New Yorkers age 65 or older. 	For adults 65+ in NYS: Income limits: \$1,836/month (individuals); \$2,489/month (two person households) Resource limits: \$33,308 (individuals); \$44,796 (two-person households)	Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883 or Erie County Medicaid 716-858-6244 (option 4)
Medicaid SpendDown	Allows applicants with income over the Medicaid limit to access Medicaid coverage by subtracting medical costs from income	Applicants must be one of the following: <ul style="list-style-type: none"> •Age 65 or older •Blind or disabled •Under age 21 •Pregnant or a parent of a child under age 21 •Have high health care costs 	<ul style="list-style-type: none"> •Income limits: Income minus medical expenses must meet Medicaid limit above •Resource limits: Same as Medicaid 	Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883
Elderly Pharmaceutical Insurance Coverage (EPIC)	Reduces drug copayments for Medicare Plan D members. The Fee Plan charges a sliding-scale fee but covers Part D premiums for people with very low incomes. The Deductible Plan charges no fee but does not cover premiums for most people.	<ul style="list-style-type: none"> •New York State resident •Age 65 or older •Enrolled in Part D 	<ul style="list-style-type: none"> •Income limits: •Fee Plan: \$20,000/year (individuals); \$26,000/ year (married couples) •Deductible Plan: \$75,000/year (individuals); \$100,000/year (married couples). 	EPIC Helpline: 800-332-3742 and TTY 800-290-9138

Income Benefits - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
Social Security	Provides income to retired workers, surviving spouses, and dependents of social security beneficiaries, and disabled workers	<ul style="list-style-type: none"> •Benefits can be claimed as early as age 62. Maximum monthly benefits are earned by delaying retirement claims until the age of 70. •Individuals must have 10 years ("40 quarters") of federally taxable earnings. •Non-U.S. citizens who meet the other criteria are eligible. 	<ul style="list-style-type: none"> •Income limit: None, but early claimants who continue to earn income may have benefits temporarily reduced. 	Social Security Administration: 800-772-1213 www.ssa.gov
Social Security Disability Insurance (SSDI)	Monthly payment for workers who are disabled before reaching retirement age and unable to work	<ul style="list-style-type: none"> •Disabled and unable to work for a year or more •Must have enough "work credits" through federally taxable earnings; the number of credits needed increases with age 	<ul style="list-style-type: none"> •Income limits: \$1,690/month; \$2,830 (individuals who are blind) 	NYS Office of Temporary & Disability Assistance (OTDA): 800-423-1090 Social Security Administration: 800-772-1213; TTY 800-325-0778 Visit www.ssa.gov or www.nyconnects.ny.gov
Supplemental Security Income (SSI)	Monthly payment to meet basic needs	<ul style="list-style-type: none"> •Age 65 or older OR •Disabled or blind AND •Has very low income and resources •U.S. citizen or qualified noncitizen •Is not confined to an institution (hospital or prison) at the government's expense 	<ul style="list-style-type: none"> •Income from earned wages only: \$2,073 (individual); \$3,067 (couple) Income not from wages: \$1,014 (individual); \$1,511 (couple). •Resource limits: \$2,000 (individual); \$3,000 (couple) 	Same as SSDI
Veteran's Benefits	Supplemental benefits	Non-service - connected wartime veterans and their dependents. Service connected veterans should contact their applicable service organization.	For income information, please contact the NYS Division of Veterans Affairs.	NYS Division of Veterans' Affairs: 1-888-838-7697 Northern Erie: 716-632-4190 Southern Erie: 716-532-0674 Central Erie: 716-862-8902 Erie County Office of Veterans' Services 716-858-6363

Home Assistance - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
New York State Tax Relief Program (STAR)	Property tax relief from homeowners	<p>Basic STAR: Must own and occupy primary residence in New York State.</p> <p>Enhanced STAR: Homeowner must be age 65 or older.</p>	<p>Income limits:</p> <ul style="list-style-type: none"> • Basic STAR: \$500,000 • Enhanced STAR: 2025: \$107,300; 2026: \$110,750 	NYS: 518-457-2036 www.tax.ny.gov/star/
Partial Tax Exemption for Real Property of Senior Citizens (NYS) and Senior Citizen Homeowners' Exemption (SCHE)	Covers a part of eligible homeowners' school and municipal taxes	<ul style="list-style-type: none"> •Age 65 or older •Resident of the property •Has owned the property for at least 12 consecutive months before the date of filing •No children living in the home who attend public school 	Contact local assessor for income limits	NYS: Dept. of Taxation and Finance, Property Tax Relief: 518-457-2036
Claim for Real Property Tax Credit (IT-214)	Offers refundable NYS tax credit (maximum \$375) for low income homeowners and renters	<ul style="list-style-type: none"> •NYS resident for entire tax year •Occupied the same New York residence for 6 months or more •Homeowners: paid property taxes; property not valued above \$85,000 •Renters: paid rent of \$450/mo. or less 	<p>Income limits: \$18,000 (household gross income for tax year)</p>	Property Income Tax Information Center: 518-457-5181; or visit www.tax.ny.gov
Subsidized Housing	Affordable housing - generally 30% of monthly income	62+ or disabled with total annual income low enough to qualify	Income Limit: Contact specific agency for guidelines	Buffalo - 716-855-6774 Kenmore 716-874-6000 Lackawanna 716-823-2551 Tonawanda 716-692-3555
AARP Smart Driver Course	Fosters safe and confident driving - 10% reduction of premium for three years and reduction of 4 points on violations within the last 18 months	NYS residents 50+ who have a valid NYS license	None	AARP 1-888-687-2277
Phone Discount	Assistance with phone bill	Anyone who receives one or more of the following: food stamps, medicaid, SSI, non-service veteran's disability pension, non-service veteran's surviving spouse pension can have assistance with phone bill	Income limits: must be eligible for participating government program	Verizon: 1-800-417-3849 Spectrum: 1-855-243-8892

Food Assistance - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
Supplemental Nutrition Assistance Program (SNAP)	Electronic benefits transfer (EBT) cards to buy eligible food items	<ul style="list-style-type: none"> •All ages are eligible, but households with an older (60+) or disabled member qualify for a higher income limit •U.S. citizen or qualified noncitizen 	<ul style="list-style-type: none"> •Income limits for household with 60+ or disabled member: \$2,608/month (individual); \$3,526/month (household of 2); continue to add \$917 per person 	Erie County Social Services - 716-858-8000 or 716-858-7239

Heating & Cooling - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
Heating and Cooling Assistance (HEAP)	Assists low-income people with heating costs, furnace repair, energy efficiency services, or the cost of buying and installing an air conditioner	<ul style="list-style-type: none"> •U.S. citizen or qualified noncitizen •Automatic eligibility for recipients of SNAP, Temporary Assistance, or SSI living alone For cooling assistance: •Household must include a person with a documented medical condition exacerbated by heat •No working air conditioner, or air conditioner is at least 5 years old 	<ul style="list-style-type: none"> •Income limits: \$3,473/month (individuals); \$4,542/month (household of 2); \$5,611/month (household of 3) 	Erie County DFA NY Connects Line (716)858-8526
ECLIPSE - Erie County Low Income Sustainable Energy Program	Reducing energy burden, promotes efficiency, weatherization, increases access to renewable energy	An email address and a recent electric utility bill in your name. Community Solar can save you approximately 10% on your annual electricity costs	No limitations	Erie County ECLIPSE - 716-858-6100