Older New Yorker's Guide to Resources

www.aging.ny.gov
Dear Friends,

The mission of the New York State Office for the Aging is to help older New Yorkers live as independently as possible for as long as possible through advocacy, policy and program development and delivery of person-centered, consumer-oriented, and cost effective policies, programs and services which support and empower older adults and their families, in partnership with the network of public and private organizations which serve them.

Living independently is a goal shared by all regardless of age. Sometimes life presents situations where it is important to understand and receive objective information and assistance in order to realize this goal. The “Older New Yorker’s Guide to Community Resources” is designed to provide easy to understand information about the myriad of state and federal programs and benefits that might be available to you but more importantly, how to access them.

New York State provides a wide variety of services that can assist individuals. Our goal is to provide a general overview of these programs and services. The Guide is not intended to list every resource or program that a community may have. It is intended to provide a broad overview of some programs and contact information so that you can talk to someone to ask additional questions, or just visit the listed websites to learn more.

Access to information and assistance sometimes can be the difference between the ability to remain in your home with the appropriate supports or not. It is important to access the information you need to remain independent or to care for a loved one who needs assistance before a crisis occurs. The network of aging services providers is dedicated to providing this objective information and assistance and they stand ready to talk with you about your needs or the needs of a loved one.

I hope that you find this Guide helpful. Note: All pictures in this resource guide are of real New Yorkers, as submitted by our partners from the aging services network of New York State!

Sincerely,

Corinda Crossdale
Director
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AARP
www.aarp.org

AARP is a membership organization leading positive social change and delivering value to people age 50 and over through information, advocacy and service. Their website serves as a clearinghouse of information about older adults on such topics as: caregiving, work and retirement, health and recreation.

Administration for Community Living
www.acl.gov

The Administration for Community Living (ACL) is the federal organization that helps all Americans, including people with disabilities and older adults, live at home with the supports they need, enabling them to participate in community life.

ACL serves as the Federal agency responsible for increasing access to community supports while focusing attention and resources on the unique needs of older Americans and people with disabilities across the lifespan.

The ACL website will provides information about available programs and services at the federal level.

Age in Place – National Age in Place Council
www.ageinplace.org

The National Aging in Place Council® is a senior support network founded on the belief that an overwhelming majority of older Americans lack awareness of home and community-based services that make independent living possible.

Their website provides a template for planning to age in place, as well as links to programs and resources for older adults.
Alzheimer’s Association  
[www.alz.org]  24/7 Helpline: 1.800.272.3900

The Alzheimer’s Association works on a global, national and local level to enhance care and support for those affected by Alzheimer’s disease and other dementias. They operate a 24/7 professionally staffed help line and have local chapters across the state and country that provide information, programs and supports to those who are affected by Alzheimer’s. To find a listing of New York State’s chapters of the Alzheimer’s Association, see page 10.

American Foundation for the Blind  
[www.visionaware.org]

VisionAware helps adults who are losing their sight to continue to live full and independent lives by providing timely information, step-by-step daily living techniques, a directory of national and local services, and a supportive online community.

ARCH National Respite Network and Resource Center  
[www.archrespite.org]

The mission of the ARCH (Access to Respite Care and Help) National Respite Network and Resource Center is to help caregivers and professionals locate respite services in their community. The National Respite Coalition advocates for preserving and promoting respite in policy and programs at the national, state, and local levels, and operates the Lifespan Respite Technical Assistance Center.

Association for Frontotemporal Degeneration  
[www.theaftd.org]

The Association for Frontotemporal Degeneration (FTD) works to improve the quality of life of people affected by FTD and drive research to find a cure. Their website contains information about FTD, links to participate in research studies, and resources to help those afflicted with or caring for those with FTD.
Benefits Check Up
www.benefitscheckup.org

BenefitsCheckUp is a free service of the National Council on Aging (NCOA), a nonprofit service and advocacy organization. Many adults over 55 need help paying for prescription drugs, health care, utilities, and other basic needs. There are over 2,000 federal, state and private benefits programs available to help. The website asks a series of questions to help identify benefits that could save you money and cover the costs of everyday expenses. You can apply for many programs online, or you can print an application form to send.

Eldercare Locator
http://www.eldercare.gov 1-800-677-1116

This is a nationwide directory assistance service designed to help older people and caregivers find local support resources. Call their toll-free service which links callers with information and services in their own community and in other states.

Leading Age
www.leadingage.org

LeadingAge’s Consumer Hub offers information and support to help people make the most of the aging experience. This includes a directory of not-for-profit organizations committed to meeting people’s needs and preferences as they age.

National Association of Geriatric Care Managers (NAGCM)
www.caremanager.org

The NAGCM website explains what a care manager is and provides names of care managers anywhere in the U. S. Especially helpful if you’re considering a private-pay care manager.

National Council on Aging
www.ncoa.org

The National Council on Aging (NCOA) is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. They partner with nonprofit organizations, government, and business to provide innovative community programs and services, online help, and advocacy. Their website has information in the areas of work and volunteering, healthy aging, benefits access, and ensuring older adults’ ability to remain independent.
National Institute on Aging
www.nia.nih.gov

The National Institute on Aging (NIA) is one of the 27 Institutes and Centers of the National Institute of Health. Their mission is to discover what may contribute to a healthy old age as well as to understand and address the diseases and disabilities sometimes associated with growing older. Their website offers information about the work of NIA researchers and the international community of scientists engaged in aging research. Also available is information on a wide range of topics important to older people and their families.

National Hospice and Palliative Care Organization
www.nhpco.org 1-800-658-8898

The National Hospice and Palliative Care Organization (NHPCO) is the largest nonprofit membership organization representing hospice and palliative care programs and professionals in the United States. The organization is committed to improving end of life care and expanding access to hospice care in various settings, including at home, with the goal of profoundly enhancing quality of life for people dying and their loved ones.

National Resource Center on LGBT Aging
www.lgbtagingcenter.org

The National Resource Center on LGBT Aging is the country’s first and only technical assistance resource center aimed at improving the quality of services and supports offered to lesbian, gay, bisexual and/or transgender older adults. The National Resource Center on LGBT Aging provides training, technical assistance and educational resources to aging providers, LGBT organizations and LGBT older adults.
Next Step in Care
www.nextstepincare.org/

Next Step in Care provides easy-to-use guides to help family caregivers and health care providers work closely together to plan and implement safe and smooth transitions for chronically or seriously ill patients. Transitions are moves between care settings, for example: hospital to home or rehab facility, or the start or end of home care agency services. Because transitions are often rushed, miscommunication and errors can occur. Next Step in Care materials emphasize careful planning, clear communication, and ongoing care coordination.

Tooth Wisdom
www.toothwisdom.org

ToothWisdom.org features resources specifically tailored to helping older adults maintain good oral health, including resources for free dental care in New York State.

The Village to Village Network
www.vtvnetwork.org

A Village is an organization that helps coordinate and deliver services and supports, such as home repair and maintenance, transportation and other tasks, for older adults within their communities. The village typically serves as a liaison to connect other able-bodied village members, younger neighbors, or youth groups doing community service with the older adult that is seeking assistance.

The Village to Village Network (VTV) website has a map that shows the location of villages across the county. Additionally, they offer resources to help laypeople set up their own village in their own community.
Local Offices for the Aging

Every county in New York State has a **local office for the aging** which is your first stop in receiving objective information and assistance about the many services and programs that are available to older residents and their family members. Further, they understand programs and services offered by other agencies and providers in your community and can connect you to them.

The people who work at your local office have the training, experience and local knowledge to help you access most of the opportunities mentioned in this Guide or can direct you to the appropriate agency or organization, including local and regional resources. They can help you access services in your home and community, better understand health insurance (including Medicare and Medicaid), provide or arrange transportation, help to manage a chronic condition, access nutrition programs, assist with legal matters (wills, estate planning, access to legal services) and more.

Your local office for the aging also works with a network of private contractors, charitable organizations, volunteers and local government agencies to provide a wide range of services to older people and their families in your community. These include, but are not limited to, congregate and home-delivered meals, nutrition counseling, employment and volunteer opportunities, senior centers, transportation, home heating and weatherization, and much, much more. Your local office will help you discover how older New Yorkers can live longer, healthier and happier lives.

If you are someone caring for an older adult, someone with dementia or a younger individual with a disability, you will find a wealth of information that will help you access resources at your local office for the aging to help you in that important role. Training and activities are also available to help you better care for your loved ones. Support groups can put you in touch with other caregivers in your community who share the same challenges as you.

You can also learn about your options for long term services and supports through the NY Connects program ([https://ny.getcare.com/nyprovider/consumer/indexNY.do](https://ny.getcare.com/nyprovider/consumer/indexNY.do)). You will find the phone number for your local office for the aging and the NY Connects Program on the following pages.

NY Connects provides objective information and assistance that will help you understand and connect with long term services and supports for older adults and people of all ages with disabilities. Long term services and supports can be provided in the home or in other community-based or residential settings to help someone stay healthy and independent. NY Connects programs are locally based where anyone - individuals, concerned family members or friends, or helping professionals - can go for help in finding the information, services, and supports that they need. This program is a great starting point for anyone who has questions about local resources that help individuals to remain independent.
# County Offices for Aging

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<th>Phone Number</th>
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<td>Albany County</td>
<td>(518) 447-7177</td>
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<td>Nassau County</td>
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<td>New York City</td>
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<td>Rensselaer County</td>
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<td>Rockland County</td>
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<td>Seneca Nation of Indians</td>
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<td>St. Regis Mohawk</td>
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<td>Steuben County</td>
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Alzheimer’s Disease or other Dementias

Many people and families struggle to cope with the challenges of Alzheimer’s disease and other forms of dementia. Many services are available to assist both the persons afflicted with the disease and their families. New York State has both Alzheimer’s Disease Assistance Centers and Alzheimer’s Community Assistance Program.

The Alzheimer’s Association

www.alz.org 24/7 Helpline: 1.800-272-3900

The Alzheimer’s Association works on a global, national and local level to enhance care and support for all those affected by Alzheimer’s and other dementias. They operate a 24/7 professionally staffed help line, and have local chapters across the state and country that provide information, programs and supports to those who are affected by Alzheimer’s.

New York State Alzheimer’s Association Chapters:

Central New York Chapter
441 West Kirkpatrick Street
Syracuse, NY 13204-1361
315-472-4201

Hudson Valley/Rockland/Westchester, NY Chapter
2 Jefferson Plaza, Suite 103
Poughkeepsie, NY 12601
845-471-2655

Northeastern New York Chapter
Pine West Plaza, Bldg 4, Suite 405
Washington Ave. Ext.
Albany, NY 12205
518-867-4999

Rochester & the Finger Lakes Chapter
435 East Henrietta Road
Rochester, NY 14620
585-760-5405

Western New York Chapter
2805 Wehrle Drive, Suite 6
Williamsville, NY 14221
716-626-0600

Long Island Chapter
425 Broadhollow Rd, Suite 307
Melville, NY 11747
631-629-6950 x 8112

New York City Chapter
360 Lexington Avenue, 4th Floor
New York, NY 10017
(646) 744-2900
**Assistance with Benefits**  
**myBenefits**  
[www.mybenefits.ny.gov](http://www.mybenefits.ny.gov)

myBenefits is a web based tool for getting information about New York State's programs and services. By entering your information into the website, myBenefits will tell you which state and federal assistance programs you are eligible for, including assistance with paying your home heating bills, grocery bills and other programs.

**New York Connects**  
1-800-342-9871  
[www.nyconnects.ny.gov](http://www.nyconnects.ny.gov)

NY Connects provides information and assistance to anyone about long term services and supports for those who meet one or more of the following criteria:

- age 60 and older,
- individuals with physical disabilities of all ages,
- the informal caregiving population

Locally trained NY Connects specialists will be able to give you counselling and recommendations for resources and services, based on your personal existing and future needs.

**Burial Assistance**  
Arranging a funeral involves a lot of complex decisions. The resources below may help you sort out some of those decisions.

**New York State Department of Health’s Consumer Guide to Arranging a Funeral**  

**Caregiving**  
**AARP Caregiving Resource Center**  
[www.aarp.org/caregiving](http://www.aarp.org/caregiving)

The AARP Caregiving Resource Center offers expert advice, assisted living options, and resources for caregivers and senior care needs.
The Kinship Navigator

http://www.nysnavigator.org/ or call 1-877-454-6463

The Kinship Navigator is a statewide program specifically designed to provide information, legal assistance, advocacy and other assistance to kinship caregivers across the state.

The New York Elder Caregiver Support Program

www.aging.ny.gov/Caregivers/Index.cfm
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

The Elder Caregiver Support Program provides support and assistance to those persons (spouses, partners, children and friends) who are caring for an older person who needs assistance to be able to remain at home in the community.

Some counties, may also provide support for grandparents and other older relatives caring for children. Contact your local office for the aging about caregiver programs in your area. See page 8 for a list of county offices for the aging.

Expanded In-Home Services for the Elderly Program (EISEP)

www.aging.ny.gov/NYSOFA/LocalOffices.cfm

The EISEP program provides a coordinated package of services and supports that assist older adults who need help with dressing, bathing, personal care, shopping, cooking, etc. All customers receive case management and, when appropriate, could also receive additional supports, including:

- Non-Institutional Respite - temporary relieves the client's primary informal caregiver.
- Ancillary Services - flexible non-medical services, items/goods and other supports which are intended to provide an individual with the ability to remain safely in the community, such as purchasing or renting assistive equipment, or removing physical barriers (ie: building a ramp).

Hoarder

Hoarder is the compulsive purchasing, acquiring, searching, and saving of items that have little or no value. The behavior usually has negative effects—emotional, physical, social, financial, and even legal—for a hoarder and family members. If you are, or are caring for a hoarder, consider the following resources:
The International OCD Foundation Hoarding Center
http://www.ocfoundation.org/hoarding/

Children of Hoarders
http://childrenofhoarders.com/wordpress/

Home Care Services
www.ny.getcare.com/nyprovider/consumer/indexNY.do

Home care provides care at home for people who suffer from an illness, injury or condition, who might otherwise be placed into a hospital, nursing home, or other care facility. Usually home care is provided by an agency, and paid for privately, by insurance or by a government program.

Hospice Services and Palliative Care

Hospice and Palliative Care Association of New York State
www.hpcanys.org 1-800-860-9808

National Hospice and Palliative Care Organization
www.nhpco.org 1-800-658-8898

Hospice provides appropriate skilled, compassionate care to patients and their families so that they receive the support, help and guidance they need to meet the challenges of serious illness. A personalized plan of care incorporating what is important to the patient and the caregiver is developed. It is sensitive to their needs and emphasizes quality of life, and assists patients to live as fully and comfortably as possible. The philosophy of care called hospice has been practiced in New York State for more than two decades.

Local Support Services
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

To remain independent in their homes some older New Yorkers may need services that help them. Further, caregivers such as spouses, partners, children, siblings and friends may need supports to assist them continue caring for their older loved ones. The county offices for the aging are the first place to go to find out what is available to meet your unique needs. See page 9 for a county-by-county listing for the offices for the aging and the NY Connects programs.
Respite Services
1-800-342-9871    www.nyconnects.org

Respite services provide informal caregivers (spouses, friends) with a temporary break from their caregiving responsibilities and associated stresses. Informal caregivers often face financial, physical, and emotional burdens which have an impact on their families, social lives, and careers.

By calling New York Connects, Caregivers can find out about respite options in their community, such as:

**Home care** is care that allows a person with special needs stay in their home. Home care services may include: personal care, such as help with bathing, washing your hair, or getting dressed. Home care agencies provide personal care attendants, or certified nursing assistants to help with the care of your loved one. Funding through the local county office for the aging may be available to assist with the costs.

**Social or Medical Adult Day Services** are structured, comprehensive programs that provide a safe, protective environment for socialization, supervision, personal care and nutrition.

**Facility-based overnight care** - Facility Based Respite services offer an environment for people with disability to stay while their caregiver takes a break. Facility base respite can be used for a planned rest or emergency accommodation, with stays ranging from overnight to longer periods of time, depending upon the location. This may be provided in an assisted living, or skilled nursing facility.

**Senior Centers**
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

Senior centers are places where older adults come together for services and activities that reflect their experience and skills, respond to their diverse needs and interests, enhance their dignity, support their independence, and encourage their involvement in and with the center and the community.

Many centers are adding new programs such as fitness activities and internet training to meet the needs and interests of the new generation of older individuals. Some centers also offer case management programs, long-term care ombudsman and adult day services
For a directory of senior centers near you – contact your local office for the aging, the contact information can be found on page 8.

**Telephone Reassurance and Friendly Visiting**

<www.aging.ny.gov/NYSOFA/LocalOffices.cfm>

For older adults who live alone, telephone contact assures well-being and good health. Friendly visiting provides person-to-person social contact which helps prevent isolation. Contact your local office for aging for more information.

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### Consumer Complaints

Consumer frauds often target the older citizens. About 85% of the victims of telemarketing fraud are age 65+. Scams include, but are not limited to: home repair, foreign lottery or sweepstakes solicitations; investments; and charities fraud. Elders targeted by fraud should contact their local county district attorney, along with:

- **The Consumer Protection Board Consumer Hotline**
  <www.nysconsumer.gov> 1-800-697-1220

- **National “Do Not Call” Registry**
  <www.donotcall.gov>

  If you want to stop unwanted phone solicitations, have your telephone number added to the Do Not Call Registry. Contact your local office for the aging for information on how to register, as well as to obtain information on how to fight fraud and protect yourself and your home.

- **The New York State Attorney General’s Consumer Hot Line**
  1-800-771-7755

  You may call the New York State Attorney General’s Consumer hotline when you have consumer complaints.

- **Consumer Information & License Verification Service**

  You have the right to competent professional services. The State Education Department’s Office of the Professions licenses and regulates 50 health, business and design professions. Professional misconduct and unlicensed practice of the profession are against the law.

  For information on recognizing and reporting professional misconduct or unlicensed practice, visit the web site at <www.op.nysed.gov> or call 518-474-3817 (TDD/TYY: 518-473-1426) for a free “You Have the Right” brochure.
If you believe a professional has committed misconduct, or you know of someone practicing a profession without a license, call 1-800-442-8106 (for all professions other than physician, physician assistant or specialist assistant) or e-mail conduct@mail.nysed.gov

To report physicians, physician assistants or special assistants, call the New York State Department of Health at 518-402-0836 or 1-800-663-6114.

**Complaints about New York State Health Care Facilities & Diagnostic & Treatment Centers**
1-800-804-5447

The New York State Department of Health is responsible for checking acute and primary care facilities and nursing homes in New York State for compliance with Article 28 of the Public Health Law. A primary program for fulfilling this responsibility is the complaint review system. State Department of Health regulations allow individuals to register complaints (even anonymously) about the care and services provided by hospitals, diagnostic and treatment centers, nursing homes and other licensed facilities.

To initiate a complaint, you may call the toll-free number above.

**Complaints about a Managed Long Term Care (MLTC) program**
1-866-712-7197

Contact the NYS Department of Health Bureau of Managed Long Term Care if you are dissatisfied with the quality of health care you are receiving from your MLTC. Additionally, the Bureau of Managed Long Term Care will receive your complaints about enrollment issues, concerns about plan marketing and if you’re having difficulty getting needed health care.
Crime

Crime Victims Protection

Personal property lost or destroyed during a crime can be reimbursed if it is necessary to maintain a victim’s health and welfare. For more information, contact the Office of Crime Victims Protection.

Elder Abuse

Sadly, many older persons become victims of physical, emotional or sexual abuse, financial exploitation, neglect, self-neglect or abandonment. However, there is help to both prevent abuse and to assist the victim should it occur. The New York State Office for the Aging works with local offices for the aging and other state and local agencies to educate older New Yorkers and their families in preventing elder abuse, neglect and exploitation.

If you suspect an older person is a victim of abuse, there are different avenues to address it, including reporting to local law enforcement.

New York State Office of Children and Family Services, Bureau of Adult Services, Protective Services for Adults (PSA)
www.ocfs.ny.gov/main/psa  1-844-697-3505

Term Care Ombudsman Program (LTCOP)
www.ltcombudsman.ny.gov  1-800-342-9871

New York State Department of Health Nursing Home Hotline
1-888-201-4563

Disasters & Emergencies

www.dhses.ny.gov  1-518-242-5000

Emergencies can result from a variety of sources, including earthquake, flood, fire, heat, hurricane, lightning, thunderstorms, tornado and winter weather. Emergency preparedness and a plan of action to take in the aftermath are critical. Helpful information can be obtained through the New York State Division of Homeland Security and Emergency Services (DHSES).

DHSES has a variety of public safety tips that you can use to help plan for an emergency.
http://www.dhses.ny.gov/oem/safety-info/
Your local office for the aging can also provide you with information regarding plans for disasters/emergencies in your county, such as how to prepare for them in advance, contacts to help you in a disaster/emergency, the location of relief centers, etc. If you are concerned about how you will fare in an emergency, call your local office for the aging. If they maintain a county emergency contact list, request to have your name added.

**Employment**

The Senior Community Service Employment Program (SCSEP)
http://www.aging.ny.gov/NYSOFA/Services/Index.cfm?id=SCSEP,#SCSEP

SCSEP helps job seekers improve their skills, obtain training and find a job. The goal of the program is for participants to gain the skills they need to find and sustain employment in the workforce. SCSEP is funded by a grant from the U.S. Department of Labor and provides comprehensive training and support that helps individuals.

**Energy**

Programs to assist older New Yorkers in meeting their heating and home repair needs are available in many forms. With seniors living in their homes longer and housing stock aging, energy efficiency becomes important.

Home Energy Assistance Program (HEAP)
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

This program provides cash to help pay heating bills for low-income individuals and families. You can begin applying for a HEAP grant in **November**. HEAP provides grants on a first come, first served basis until the funds provided for each heating season run out. For more information about how to apply, contact your local office for the aging.
Utility Rights

Residential customers of natural gas, electric and steam utility companies are protected by New York’s Utility Consumers Bill of Rights. Protections cover billing, deposits, termination of service and special cold weather safeguards. Ask your utilities for your Bill of Rights.

EmPower New York (NYSERDA)

www.nyserda.ny.gov/All-Programs/Programs/EmPower-New-York

EmPower New York provides no-cost energy efficiency solutions to income-eligible New Yorkers. Nearly 100,000 of your neighbors are saving energy and saving money with EmPower New York — without spending a dime. Some local aging offices may be able to help you apply for the EmPower NY program. Whether you own your home or rent, a participating contractor assesses if your home would benefit from free energy upgrades such as:

- Air sealing to plug leaks and reduce drafts
- Insulation to make your home more comfortable all year round
- Replacement of inefficient refrigerators and freezers and lighting
- Plus, free health and safety checks of your smoke detectors, appliances and more

The American Red Cross

www.redcross.org/ny

The American Red Cross operates assistance programs with various electric and gas utilities around the state which help persons over 60 years of age with utility emergencies. They also assist persons with disabilities and those with certain medical conditions. This Red Cross assistance may be used for many heating emergencies, such as a threatened shutoff because of an overdue bill or a broken furnace. Red Cross heating or utility help is generally given to an individual only once a year.

To learn whether there is a Red Cross utility program in your county, contact the nearest Red Cross office. Phone numbers and addresses of Red Cross offices can be found under the American Red Cross in your telephone directory.
New Yorkers can also obtain information about becoming “energy smart” and relying less on fossil fuels by visiting the New York State Public Service Commission online.

Financial and Tax Assistance

Cash benefits are available to eligible low income New Yorkers. To learn if you qualify for a cash benefit or other support, such as weatherization, food stamps or home energy assistance complete the application at mybenefits.ny.gov

Emergency Assistance for Adults (EAA) helps meet emergency financial needs of people eligible for, or who are receiving Supplemental Security Income (SSI). EAA provides assistance in hardship situations, such as replacing lost, stolen or not received SSI checks, or providing funds to cover food needs or to prevent eviction or utility shut-off. Contact your local Department of Social Services.

Real Property Tax Credit

www.tax.ny.gov/pit/credits/real_property_tax_credit.htm
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

The “Circuit Breaker,” New York State’s income tax credit program for eligible homeowners and renters, helps elderly and moderate income homeowners and renters who pay a disproportionate amount of property tax in relation to their household income. It works like a rebate for real property taxes. File New York State income tax form IT-214 for the credit/rebate, which is available through the Department of Taxation and Finance or your local office for the aging. To inquire about this program and to find out if you are eligible, contact your local office for the aging.

Local Real Property Tax Exemption

Homeowners age 65 and older may reduce their real property tax. Each locality sets its own maximum income standard (within limits set by law) at or below which an older property owner can qualify yearly for exemption. Contact your local assessor. Persons with disabilities may also qualify for an exemption (even if they are younger than 65), but a person cannot receive both for the same municipal tax purpose. They can, however, receive other exemptions, such as School Tax Relief (STAR), for veterans, etc. Check with assessors or clerks of your local governments and school district to determine if you have options. Your assessor’s number can be found in the “blue pages” of your phone book.
School Tax Relief (STAR)
www.tax.ny.gov/pit/property/star/index.htm

Eligible older homeowners can receive a significant exemption on the taxable value of their homes, resulting in considerable school property tax savings. Ask your local assessor about Enhanced STAR.

Fitness, Wellness & Recreation

Fitness and wellness programs are available at many senior centers, congregate meal sites and other local sites. Your local office for the aging also has information on medication management, health fairs, flu shots and more.

Exercise Clubs

Many exercise clubs, racquet clubs and swim clubs offer discounts for seniors. Check with clubs in your area to see what discounts they may offer. Some Medicare Advantage Plans include membership as a benefit.

Education
A guide to free or reduced tuition to New York State colleges and universities.

Recreation: Empire State Senior Games
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

The games are an organized sports and leisure program for New York State residents ages 50 and older. They combine sports and games with fitness, fun and fellowship while encouraging fitness as a lifelong activity. They provide recreational opportunities and help promote a positive public image of older New Yorkers. It’s never too early to start thinking about participating in the Senior Games, so start planning now! Many local offices for the aging host Senior Games on a county or regional level.
Federal Golden Age Passport

1-518-474-0456 You can purchase a lifetime pass to national parks, monuments, historic sites, recreation areas and national wildlife refugees for $10. This also entitles you to a 50% discount on fees for facilities and services (like camping, swimming, parking, boat launching, cave tours). Contact the National Park Service at the number above for information.

Health Care Information

Chronic Disease Self-Management Education Programs
www.ceacw.org/health-and-wellness-programs

If you have one or more conditions such as diabetes, arthritis, high blood pressure, heart disease, chronic pain, anxiety, the workshops offered through Chronic Disease Self-Management Education Programs (CDSMP) can help you take charge of your life and ability to manage your health condition. These programs include the following CDSMP’s: Living Healthy, Better Choices-Better Health and Healthier You. These are evidence-based health promotion/self-management intervention programs (meaning studies have shown evidence of achieving positive outcomes) that teaches techniques to help you better manage your health condition(s).

Disease Prevention & Health Promotion Services
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

A variety of health services such as health screening, flu shots, medication management, nutrition counseling and physical fitness are offered through senior centers and congregate meal sites. For more information, including the location of senior centers and congregate meal sites, call your local office for the aging.

Health Care Proxy
www.health.ny.gov/forms

The New York Health Care Proxy Law allows people of all ages to designate someone to make health care decisions on their behalf if they can no longer do so. Forms are available at local offices for the aging or at the above website.
Hospital Patients’ Rights

Upon admission to the hospital, a patient should receive a copy of the Hospital Patient’s Bill of Rights. This booklet is designed to help you understand what rights you have during your hospital stay regarding treatment, care and discharge planning.

HIV & AIDS
1-800-541-AIDS

Older New Yorkers should be aware that they risk contracting HIV and AIDS just as much as younger people, and they are less likely to be diagnosed. Call the Department of Health Help Line at the number above.

Long Term Care Ombudsman Program (LTCOP)
www.ltcombudsman.ny.gov 1-800-342-9871

This program investigates and resolves complaints and concerns about long term care facilities such as adult homes, skilled nursing facilities, nursing homes and assisted living residences.

Trained volunteers serve as certified ombudsmen who advocate for residents, assisting them, their families and the facilities in resolving problems. Technical assistance is provided by the New York State Long Term Care Ombudsman Program staff who work side by side with over 1,600 certified ombudsmen. These ombudsmen serve more than 180,000 long term care residents in the state. For more information about filing a complaint, call the number above.
Patients’ Rights for Medicare & Medicaid Participants
1-866-815-5400

The Centers for Medicare & Medicaid Services (CMS) contracts with Livanta, a not-for-profit organization, to improve the quality of health care provided to New York State’s Medicare beneficiaries. Livanta works to resolve beneficiary quality of care complaints and appeals to notices of non-coverage.

A quality of care complaint can be made about a number of issues, injury while in a nursing home or hospital, or developing bed sores from not being moved regularly. If you live in New York and wish to file a quality of care complaint, please call the above number.

Health Insurance

Elderly Pharmaceutical Insurance Coverage (EPIC)
https://www.health.ny.gov/health_care/epic/  1-800-332-3742

EPIC, administered by the New York State Department of Health helps many older New Yorkers pay for prescription drugs. It covers those who do not have adequate insurance coverage for prescription drugs and who are not eligible for Medicaid. EPIC is being coordinated with Medicare prescription coverage and works with Part D plans to provide services with additional coverage for prescription medication. For more information, call the EPIC Help Line at the above number.

Health Insurance Information, Counseling & Assistance Program (HIICAP)
www.aging.ny.gov/healthbenefits  1-800-701-0501

More than 500 trained HIICAP counselors located in county offices for the aging across the state are available to answer questions about Medicare, Medicare Advantage programs (managed care), Medicare prescription drug coverage, Medigap and other health and long term care insurance issues. Counseling is also available through a toll-free HIICAP HelpLine (above). Callers will be prompted to enter their zip code and will be routed to their local offices for the aging to talk with a trained counselor. HIICAP is on the web at the address above.

Medicaid
www.health.ny.gov/health_care/medicaid/  1-877-267-2323

This program provides medical assistance for people 65 or older, blind or disabled who are eligible for SSI or for those who have too little income and resources to meet their medical needs. For more on the Medicare Prescription drug benefits, see below. Medicaid also pays for long term care services for
people after they “spend down” their assets to qualify for many benefits. For information contact your local Social Services District.

Medicare

[Website Link: www.medicare.gov]

Medicare provides health insurance for persons age 65+, certain disabled persons and those in final stages of renal (kidney) disease. The Social Security Administration takes applications for Medicare and provides information regarding eligibility. To avoid penalties, apply during the period from 3 months before your 65th birthday month through 3 months after your birthday month.

Medicare has Four Programs-

**Hospital Insurance (Part A)** Helps pay for inpatient hospital care, limited inpatient care in a skilled nursing facility, home health care and hospice care. Part A has deductibles and co-insurance, but most people do not have premiums for Part A.

**Medical Insurance (Part B)** Helps pay for doctor’s services, outpatient hospital services, durable medical equipment and a number of other medical services and supplies that are not covered by Part A. Part B has premiums, deductibles and co-insurance that you must pay yourself or through coverage by another insurance plan.

If choosing a fee for service plan, you must also arrange for separate prescription coverage.

**Preventive Health Benefits** Medicare provides coverage under Part B for many health screening and preventative health tests including colorectal and breast cancer screening, diabetes screening, flu and pneumococcal vaccinations and smoking cessation among others (see your annual “Medicare and You” book).

**Medicare Advantage Plans (Part C)** are health plan options that are approved by Medicare and run by private companies. Some of these plans require referrals to see specialists. In many cases, the costs of services (co-pays) can be lower in a Medicare Advantage Plan than they are in the Original Medicare Plan with a Medigap policy. Medicare Advantage Plans provide all of your Part A (hospital) and Part B (medical) coverage and must cover medically
necessary services. They generally offer extra benefits, and many include Part D drug coverage. These plans often have networks, meaning you may have to see doctors who belong to the plan or go to certain hospitals to receive services.

**Medicare Prescription (Part D)** is prescription drug coverage for everyone with Medicare. This coverage may help lower prescription drug costs and help protect against higher costs in the future. It can give you greater access to prescription drugs that you can use to prevent complications of diseases and stay well. If you join a Medicare drug plan, you usually pay a monthly premium. These plans are administered by private companies approved by Medicare.

**Medicare Savings Program**
[www.aging.ny.gov/NYSOFA/LocalOffices.cfm](http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm)

New York State and the federal government help low income Medicare beneficiaries with out-of-pocket expenses. Contact your local office for the aging to learn about Medicare Savings Programs. New plan choices are announced in October of each year.

**Reporting Medicare or Medicaid Fraud**
1-877-678-4697

Senior Medicare Patrol (SMP) is a federally funded program designed to combat health care waste, fraud and abuse. Every year Medicare and Medicaid loses billions of dollars to fraud. In New York State federal, state and local agencies work together to prevent this wasteful spending. SMP’s goal is to alert Medicare and Medicaid beneficiaries of illegal schemes and encourage them to examine their Medicare Summary Notices and report erroneous billing. SMP volunteers are trained to do presentations and help individuals who suspect false charges to their accounts. To report suspicious activities in your accounts call the SMO hotline above. This 24-hour hotline utilizes tele-interpreter service which can interpret up to 150 languages.

**New York State Partnerships for Long Term Care**
[www.nyspltc.org](http://www.nyspltc.org) 1-866-950-7526

The New York State Partnership for Long Term Care combines private long term care insurance with Medicaid to help people prepare financially for possible nursing home care, home care or other long term care services as specified under the policy. It allows New Yorkers to protect assets while remaining eligible for Medicaid Extended Coverage if their long term care needs exceed the period covered by their private partnership insurance policy.

For an application, contact your local county office for the aging or visit the NY Prescription Saver website above.
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

In recent years, the choice in housing alternatives for seniors has grown because of an increasing number of older New Yorkers seeking living environments that match their needs and preferences. Contact your local office for the aging to learn more about housing programs that may be available in your area.

New York Housing Search
www.nyhousingsearch.gov/index.html

The New York Housing Search is a free online tool to list and find affordable and accessible housing in New York State.

Tenant’s Rights Guide

Access to Home Program (NYS Housing and Community Renewal)
http://www.nyshcr.org/Programs/AccessToHome/

The Access to Home Program provides financial assistance to property owners to make dwelling units accessible for low- and moderate income persons with disabilities. Providing assistance with the cost of adapting homes to meet the needs of those with disabilities will enable individuals to safely and comfortably continue to live in their residences and avoid institutional care.
Legal Assistance for Older New Yorkers

New Yorkers aged 60+ may access the State's legal system by contacting their local office for the aging. Local offices provide counseling and assistance through legal service providers.

Each office identifies a range of services and legal issues that are of concern to elders in their service area, working to increase access to legal assistance. They try to establish and maintain close working relationships with the legal Services Corporation serving the area, and local Bar Associations.

As people age, legal issues arise that need attention. Some face age discrimination at work; others become fraud victims. The following examples may help elders understand where to turn to for help:

**Age Discrimination**
New York State Division of Human Rights at (718) 741-8400
Equal Employment Opportunity Commission at 1-800-669-4000 (TTY 1-800-669-6820)

Age discrimination is sometimes clear, but more subtle. It can occur in employment, housing, education and with your credit. If you have a question of whether you are being discriminated against because of your age and are 60+ or older, call the above numbers.

**Mediating Disputes to Avoid Court**

Not all disputes need to end up in court. The New York State Unified Court System works with local, non-profit organizations to provide mediation, arbitration, group facilitation and other dispute resolution options. These services are available in all counties, and enable citizens to develop their own solutions to issues.

**Prison Families of New York, Inc.**
[www.prisonfamiliesofnewyork.org/seniors.html](http://www.prisonfamiliesofnewyork.org/seniors.html) 1-518-424-7078

If you have a loved one in prison, Prison Families of New York (PFNY) can help you. When you call, everything you tell them is confidential. They do not need to know your name or where you live. PFNY can help you locate a lost relative in prison, tell you about correspondence, phone calls and visiting, how to locate transportation and support for yourself in your community. PFNY may also know of other seniors in your area who also have loved ones in prison and who might benefit from talking with you.

If you are taking care of your grandchildren while their parent is in prison, PFNY can help to find you the resources you may need to make life easier for you.
Other Legal Issues

www.aging.ny.gov/NYSOFA/LocalOffices.cfm

Your local county office for aging will be able to provide you with information and referrals regarding issues such as Estate Planning, Guardianship, and Powers of Attorney.

Nutrition

Good health requires good nutrition! These programs help older adults maintain nutritious diets and provide for socialization and referral to other services/programs.

Congregate and Home Delivered Meals

www.aging.ny.gov/NYSOFA/LocalOffices.cfm

Healthy, nutritious meals in a congregate setting are offered to New York’s elders age 60+ (and spouses of any age) up to five days a week. Services include nutrition education, nutrition counseling and transportation. More than 1,000 locations offer congregate nutrition in New York State. They are located in senior centers, senior clubs, senior housing complexes, town halls and other facilities. Home-delivered meals are available to eligible homebound older persons age 60 or older (spouses and disabled dependents of any age who live with a disabled person). Allied services include nutrition education and nutrition counseling. Based on client assessments, older persons may receive a wide variety of other services, as well.

For more information about these programs, contact your local office for the aging.

Supplemental Nutrition Assistance Program (SNAP)

www.mybenefits.ny.gov    1-800-342-3009

This federally-sponsored program helps persons with lower-incomes purchase food. Recipients receive a debit card for purchases. For information or to see if you are eligible visit www.mybenefits.ny.gov or contact your local office for the aging.
Senior Farmers’ Market Nutrition Program (SFMNP)
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

The Senior Farmers’ Market Nutrition Program (SFMNP) gives eligible, low-income older adults free coupons that can be exchanged for eligible foods at local farmers’ markets. The program encourages consumption of fresh fruits and vegetables. Coupons are available in July, on a first come, first served basis, for use through November. For information and location of farmers markets, call your local office for the aging.

Services for Older Immigrants and Refugees

The New York State Bureau of Refugee and Immigration Assistance (BRIA)
www.otda.ny.gov/programs/bria/ (518) 402-3096

The New York State Bureau of Refugee and Immigration Assistance (BRIA) is available to provide valuable assistance for all immigrants. BRIA provides:
• assistance to refugees and their families in achieving economic and social self-sufficiency;
• help repatriated citizens arrive safely at home;
• assistance to victims of human trafficking; and
• assure proper foster care for unaccompanied refugee and entrant minors.

New York State Immigration Hotline
800-566-7636 and 212-419-3737

The New York State Immigration Hotline responds to general questions about immigration and naturalization benefits, requirements and procedures. The New York State Immigration Hotline provides information and referrals to all NYS OTDA programs serving refugees and immigrants, other immigrant-related public and private programs, and relevant mainstream service programs available throughout New York State.

The New York State Immigration Hotline operates from 9AM to 6PM, Monday through Friday (excluding holidays).
Whether seeking a ride to a physician’s office or to the nutrition center, or looking for information on driver safety, older New Yorkers need to know where they can seek assistance in meeting their transportation needs.

**Transportation to Appointments**
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

Some local offices for the aging and senior centers offer transportation to doctor appointments, nutrition sites, shopping or other vital destinations. Contact your local office for the aging or senior center to find out what may be available in your community.

**Medicaid Transportation**
www.medanswering.com

States are required under federal regulation to provide transportation for Medicaid beneficiaries to and from medical services. For the Medicaid population, getting to and from medical services can be a struggle. New York State made the decision to cover medical transportation for Medicaid beneficiaries travelling to Medicaid-covered services. If you are Medicaid eligible, visit the above website to find out how to arrange transportation in your county, to and from your medical appointments.

**American Cancer Society – Road to Recovery**
http://www.cancer.org/treatment/supportprograms/services/road-to-recovery

Every day thousands of cancer patients need a ride to treatment, but some may not have a way to get there. The American Cancer Society Road To Recovery program provides transportation to and from treatment for people with cancer who do not have a ride or are unable to drive themselves.
Transportation Discounts
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

Many public transportation systems offer discounts for older New Yorkers. New York City, for example, has reduced fares for subway and buses. Residents 65 and older must show their Medicare card or other proof of age to obtain a Reduced Fare Metro Card. For information, contact the New York City Department for the Aging at 311. To determine if you can get discounts, contact your local office for the aging or local transportation system. Anyone planning extensive travel should check with their travel agent or the carrier to see if they offer discounts for older New Yorkers.

Older Driver Safety
www.ny.gov/olderdriversafety

Driving is a critical part of our daily lives – our lifeline, ensuring we can pick up groceries, see our family, get to work and visit our doctors. Various health conditions and declines in visual, thinking and physical abilities that occur with aging can affect driving ability; and if you take multiple medications to help those conditions, you could be putting yourself and others in danger. To learn more about older drive safety, visit the website above.

Personal Identification Card
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

For older New Yorkers who do not drive, or have never driven, a non-driver photo identification card may be purchased from the Department of Motor Vehicles. Some local offices for the aging may also provide identification cards. Call your local office for the aging to ask if they have such a program.

Volunteering

Studies show that volunteering not only helps others, but improves the health of the older volunteer. Your local office for the aging can help you find a role in your community or checkout opportunities posted on the NYS Commission on National and Community Service website that are nearby at:
www.newyorkersvolunteer.ny.gov

Foster Grandparent Program
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

With Federal and state support, low income volunteers age 55 and older work with children with special needs. Foster grandparents receive a stipend, meals and assistance with transportation. For more information, contact your local office for the aging.
Health Insurance Information, Counseling and Assistance Program (HIICAP)
1-800-701-0501

Trained volunteers help Medicare beneficiaries and their caregivers to become informed consumers and to understand their health insurance coverage and options. Call the HIICAP Help Line above.

Long Term Care Ombudsman Program (LTCOP)
www.ltcombudsman.ny.gov

Volunteer ombudsmen advocate for elderly residents and their families in nursing and adult homes and assisted living facilities. They receive complaints, investigate and help resolve problems. Volunteers are trained and certified by the New York State ombudsman.

Retired and Senior Volunteer Program (RSVP)
www.nationalservice.gov/programs/senior-corps/rsvp

RSVP, is a nationally acclaimed program that enlists older adults and retirees (age 55 and older) to serve as volunteers in their communities. In New York, thousands volunteer in roles tailored to their interests and skills. For more information, visit the website above.

Senior Companion Program
www.aging.ny.gov/NYSOFA/LocalOffices.cfm

Senior Companions offer companionship and friendship to frail, elderly adults, people who have disabilities and those who have terminal illnesses. They also provide respite for caregivers. Senior Companions are 55 years and older and volunteer between 15 and 40 hours a week. Income-eligible seniors are offered a modest stipend. All volunteers receive meals and assistance with transportation.
People who served in America’s Armed Forces may be eligible for a variety of veteran’s benefits and services provided by federal, state and local governments. Entitlement is determined by the period of military service, service-connected disabilities and financial need. Your local state veteran counselor or veterans’ service agency can advise you of eligibility and help you prepare and present claims for entitled benefits. For more information call the number above, or your local veterans office.
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