2024 Senior Assistance Programs in New York

If you have questions about Medicare, Medicaid, Affordable Care Act Health Insurance Marketplace, Social Security Retirement Benefit, Supplemental Security Income, Medicare Savings program, food/home energy assistance, or COVID/Flu vaccination, call NAPCA Senior Assistance Center.

Call: English 1-800-336-2722
普通话 1- 800-683-7427
廣東話 1-800-582-4218
한국어 1-800-582-4259
Tiếng Việt 1-800-582-4336
Email: AskNAPCA@napca.org
Mail: 1511 3rd Ave, Suite 914, Seattle, WA98101

SSI (Supplemental Security Income)

If you make little to no money and have few assets, this program will give you extra money each month if you are 65 years old or older, blind, or have a disability.

Federal SSI Maximum Payment

	Income/month	Asset
Individual	$943	$2,000
Couple	$1,415	$3,000

The maximum payment in the state of New York is higher than what the federal government gives, as follows:

Federal plus State maximum payment in NY

	Income/month	Asset
Individual	$1,030	$2,000
Couple	$1,529	$3,000

Even if you believe you earn slightly above the SSI limit, you may consider applying for the program. SSI uses its own method to calculate income, so you may still qualify and receive even a modest amount of assistance. It is worth trying to apply for the program because you may automatically receive Medicaid and Medicare Part D Extra Help assistance if you are eligible for SSI.

Medicaid for Seniors

If you are enrolled in the SSI program, you can also get New York Medicaid for seniors, as mentioned earlier. The state of New York accepts expanded Medicaid, and the same income limits apply to Senior Medicaid. Additionally, the state conducts the asset test.

Senior Medicaid Income/Asset limits in NY

	Income/month	Asset
Individual	$1,732	$31,175
Couple	$2,351	$42,312

Medicare beneficiaries who meet both income and asset qualifications and are dually eligible for both Medicare and Medicaid may receive full-scope Medicaid benefits, covering premiums and copays, and additional benefits not provided by Medicare such as long-term care services, dental, and hearing.

Medicare Savings Programs (MSPs)

These programs assist Medicare beneficiaries with Medicaid benefits by providing help from the state of New York to pay Medicare premiums, and sometimes deductibles and copayments. There are two kinds of MSPs based on an individual's income level in New York, and each type provides a different level of coverage. Unlike Senior Medicaid in New York, the state doesn't verify assets to determine the eligibility of MSPs.

2 kinds of MSP & Income limits

		QMB	QI
Income	Individual	$1,752	$2,355
	Couple	$2,371	$3,189
Asset		No test	

Note that MSPs basically provide financial assistance and do not offer additional coverage.

Extra Help for Medicare Part D

If you receive senior Medicaid or MSPs, you will automatically get Extra Help, the federal program that assists with Part D prescription drugs costs. If you don't automatically get this program, you can still apply for it if you have an income of less than 150% of the federal poverty level and meet the asset limit.

Income & Asset limits for Extra Help

	Income/month	Asset
Individual	$1,882	$17,220
Couple	$2,555	$34,360

Even if you don't qualify for Extra Help now, you can reapply for Extra Help any time if your income and resources change.

SNAP (Supplemental Nutrition Assistance Programs)

SNAP is the largest Federal nutrition assistance program. This program gives you a special debit card to help you buy food if you have limited income and few assets. There are three eligibility tests for SNAP. In most cases, your household must meet both the gross and net income limits, which are updated annually.

The household's gross income must not exceed 130% of the federal poverty level, and their net income must not exceed 100%. If the household has a member who is 60 or older or has a disability, they don't need to meet the gross income test and have a different asset limit of $4250. These criteria will apply to SNAP for the fiscal year starting on October 1, 2024.

Standard Federal SNAP Eligibility Requirements

Household	Gross	Net	Asset
1 person	$1,632	$1,255	$2,750 or $4,250 per household*
2 persons	$2,215	$1,704	

* $2,750 for most households. $4,250 for any household that includes at least one member who is at least age 60 or disabled.

The state of New York has expanded eligibility beyond the SNAP federal eligibility requirements for households with earned income and no elderly or disabled members. The households' assets are no longer considered when determining eligibility.

Gross & Net Income/Asset Limits for SNAP in NY

HH size	Gross income			Net
	w/ earned	w/o earned	60+	
1	$1,883	$1,632	$2,510	$1,255
2	$2,555	$2,215	$3,407	$1,70
Asset	Not considered			

Although SNAP is administered at the federal level, you must apply in the state where you currently live and meet the state's requirements. States operate the program at the local level, determining eligibility and issuing benefits to eligible households.

ACCESS HRA is an online benefits portal and mobile app for New York City residents. It allows you to get information and apply for government programs such as: cash assistance, SNAP (food stamps), and/or Medicaid. If you live outside of NYC, go to New York State's my Benefits website.

LIHEAP (Low-Income Home Energy Assistance Programs)

LIHEAP (Low Income Home Energy Assistance Program) is a federally funded program that helps low-income households meet their immediate home energy needs. This program provides your household with an annual cash grant to help you pay for home heating and cooling costs. The grants are paid either directly to you or to your energy company.

To be eligible, a household must have an income that does not exceed the greater of 150% of the federal poverty guideline or 60% of the state median income level in New York ($52,143 per year for two-person household).

Applications for heating assistance are accepted from November 1 to March 15 of the following year, and for cooling assistance from April 15 to August 30.