Public Benefits

An Informational and Educational Guide for Residents of New York State

Designed and Provided by the Rural Law Center of New York, Inc., 2007.

You may contact the Rural Law Center of New York, Inc. as follows:

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TWENTY-TWO IMPORTANT QUESTIONS

*Please see attached reference guide at the end of these questions for application information and eligibility criteria for the discussed programs

1. What are the benefits to which I am entitled?

There are many public benefits available to people who need assistance. Most programs have resource and income guidelines that you must meet to be eligible for assistance. Some programs give you case assistance while others provide assistance in the form of a voucher or subsidy. Some programs have requirements you must meet to continue to receive benefits.

2. What if I do not have sufficient income to meet my needs?

There are several programs that provide you with income to meet your basic needs. If you are very low income, you may apply for Safety Net (for singles without children) or Family Assistance (for families with children) benefits through your local county Department of Social Services. If you are eligible, you will receive minimal cash benefits to pay for your basic necessities. Note that there is a 45 day waiting period from the time you completed your application to the time you will receive benefits under the Safety Net program.

If you are over 62, you will be able to apply for Social Security benefits at your local Social Security Administration office. Please note that you will receive decreased benefits if you apply before your full retirement age, see http://www.socialsecurity.gov/OACT/ProgData/nra.html. Your benefits will be based upon the amount of money that you paid into the Social Security system through your earnings. If your benefit amount is less than the SSI or Supplemental Security Income rate ($637 per month, or $956 per month for an eligible couple in 2007) and you are age 65 or older, you will receive SSI in addition to your Social Security retirement benefits.

If you are disabled and no longer able to work, you may apply for Social Security Disability and/or Supplemental Security Income benefits. There are no resource and income eligibility requirements for Social Security retirement benefits. You cannot have more than $2000 (or $3000 for a couple) in resources to qualify for SSI benefits (this does not include the value of your house or car).
You may also be entitled to receive federal and state earned income credits. You can obtain this benefit if you worked, filed a federal tax return last year and meet income requirements. If you live with one child, grandchild, or disabled dependent, you are eligible if your annual income is less than $32,000. However, the credit increases for every dollar earned up to $8,100, and then declines for every dollar earned over $14,850. If you do not have a child and are between the ages of 25 and 64, you will be eligible if your annual income is less than $12,100.

3. What can I do if I have an emergency need?

The local county Department of Social Services may be able to help you with an emergency need if you can show that you do not have the income and/or resources to meet that need. You can apply for emergency shelter and/or Food Stamps at the local Department of Social Services. You may also apply for assistance if you need help to move and/or store your belongings due to an eviction or other problem. In addition, if you need furniture or clothing due to a fire or other loss, you may also be able to receive assistance.

There are also other community agencies that may be able to provide you with emergency assistance or tell you who can help you, such as the Red Cross, the United Way, and religious organizations.

4. What can I do if I need help buying food?

You can apply for Food Stamps at your local Department of Social Services. To be eligible, your gross monthly income cannot exceed $1,107 for a family of one. If you qualify, you will receive a benefit card (like an ATM card) that you can use as cash to purchase food in stores that accept Food Stamps. The amount you will receive in Food Stamps depends on your income and housing expenses. If you do not have a place to prepare food where you live and must eat at restaurants, you can obtain additional benefits. You can often use Food Stamps at your local farmers' market. For more information regarding Food Stamps, please call 1-800-342-3009.

You may also be able to obtain food from your local community food shelf or at a soup kitchen. Also, some community organizations offer a reduced price for a food package.

If you need food immediately, you can apply for expedited Food Stamps at your local Department of Social Services. You should be interviewed on the date of
your application for these benefits. If eligible, you should receive them within five days.

5. What can I do to obtain assistance renting an apartment? I do not have enough income to pay the rent?

There are a couple of options. If your community has public housing units or subsidized private senior housing, you can apply to live in one of those units. You will have to pay no more than one-third of your income towards rent.

You may also apply to receive Section 8 rental assistance. If you are eligible and there are vouchers available in your area, you can use the voucher to pay part of a private apartment's rent. The apartment you choose must meet the Section 8 program's quality standards and the rent cannot be more than fair market rent for your area. You will pay one-third of your income towards rent. The Section 8 program will pay the difference between your share and the amount of the rent.

6. What if I own my own home and I need help meeting my housing costs?

If you are a senior with a lower income and own your own home, you may be eligible to receive Senior Citizens Homeowners Exemption which may give you up to 50% reduction in property taxes. To access this program, contact your local assessor.

If you are age 65 or older and have an annual household income of less than $60,000, you may be eligible for a reduction of $50,000 from the value of your home for the purpose of determining school taxes through the enhanced School Tax Relief ("STAR") program. Please note you must apply by March 1st. For more information, please contact your local property assessor's office.

You also may be able to receive a Real Property Tax Credit if your household income is less than $18,000 per year and you paid either rent or real property taxes. If all qualified members of the home are age 65 or older, you will qualify for a higher benefit. Contact the NYS Department of Taxation and Finance regarding this program (1-800-225-5829) and/or file Form IT-214, Claim for Real Property Tax Credit for Homeowners and Renters.

You may also receive additional partial exemption from property taxes in New York State if you are a veteran.
7. What can I do if I need help repairing my home?

There are several programs that may help you. You may apply to your area USDA (United States Department of Agriculture) Rural Development/Rural Housing Service office for repair loans and grants. You may also be able to apply through your area rural preservation organization for assistance in repairing your home. Loans of up to $20,000 and grants of up to $7,500 are available. Loans are for up to 20 years at 1 percent interest. A real estate mortgage and full title services are required for loans of $7,500 or more. Grants may be recaptured if the property is sold in less than 3 years. Grant funds may be used only to pay for repairs and improvements resulting in the removal of health and safety hazards. A grant/loan combination is made if the applicant can repay part of the cost. Loans and grants can be combined for up to $27,500 in assistance.

In addition, you can also contact the local Department of Social Services regarding the Home Energy Assistance Program (HEAP) (there may be funds to repair or replace your furnace) and the weatherization program, (another community agency may administer this program in your area) which may fund repairs that reduce heating costs.

8. What can I do if I need help paying my utility bills?

If you cannot afford your current heating bills, you may apply for HEAP benefits. Each year, you can receive regular and emergency HEAP benefits. You may also want to apply for weatherization assistance to help reduce your utility costs. Even if you are renting a unit, the landlord may be able to obtain these benefits if a majority of the tenants are income eligible.

9. What can I do if I receive a shut off notice from my utility company?

Before a utility company can disconnect service, it must offer a Deferred Payment Agreement. In this agreement you will agree to pay a certain amount on a monthly basis to pay off what you owe. If you cannot afford the monthly payment suggested in the company's Deferred Payment Agreement, you should not sign it.

The company can offer a Deferred Payment Agreement where you agree to pay as little as $10 per month towards your outstanding bill. You will also have to pay the cost of your current monthly use of utilities. In regards to the Deferred Payment Agreement, a utility company cannot insist on a down payment, cannot set monthly payments that you cannot afford, and cannot refuse to change a
Deferred Payment Plan when your financial situation has changed. Please note that the company only needs to offer the lowest Deferred Payment Plan to you one time. Thus, once you are on the plan it is important to make sure not to miss any payments. If your financial situation changes, contact your utility company immediately.

If you have already defaulted on a Deferred Payment Plan and cannot pay your bill, you should contact your local Department of Social Services to determine if you are eligible for HEAP regular or emergency benefits. Call 1-800-342-3009 regarding HEAP.

If you have already received your HEAP benefits for the year, you should contact the local American Red Cross regarding Project Share where you may be able to obtain additional assistance.

If you still do not have enough funds to stop the shut-off, you may apply at your local Department of Social Services for emergency assistance. If you are eligible, the local Department of Social Services can pay up to 4 months of past utility bills. You may or may not have to pay this money back depending on your income.

If you live with another person whose name is not on the utility bill, that person may be able to apply to receive service in his/her name.

10. What can I do if I need help paying my telephone bill?

If you are receiving benefits from at least one of the following: Food Stamps, Medicaid, HEAP, SSI, Public Assistance, Veterans Disability Pension or Veterans Surviving Spouse Pension, you are eligible to receive Life Line Telephone Service and Life Line Reduced Installation Program. In this program you will receive reduced cost telephone service and connection charges. You will only have to pay $1 per month for telephone service (this does not include the cost of your calls) and $10 for installation.

11. What can I do if I need help paying my medical bills?

If you need medical assistance and cannot afford to pay, there are several options. Medicare is a program available to persons aged 65 years or older and to certain disabled persons. There are no income and asset limits. Anyone 65 or older and eligible to receive Social Security Retirement benefits is eligible to receive Part A (Hospital insurance). Under Part B, you must pay a monthly premium and 20% of
the approved charge for medical services. To avoid penalties, you must apply when you are eligible. To apply, call Social Security Administration at (800) 772-1213. For additional assistance, you may call Medicare Rights Center at (800) 333-4114.

Medicaid provides a full-range of health care services to lower income people. People receiving SSI or public assistance are automatically eligible. Even if a person's income exceeds the guidelines, they may qualify for the program if their medical expenses equal or exceed the excess income. You may also receive reimbursement for travel to medical appointments through Medicaid (be sure to obtain prior approval).

Family Health Plus is a public health insurance program for adults who are aged 19 to 64 who do not have health insurance - either on their own or through their employers - but have income or resources too high to qualify for Medicaid. Family Health Plus is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories.

Lastly, New York State has a health insurance plan for children, called Child Health Plus. Depending on your family's income, your child may be eligible to join either Children's Medicaid or Child Health Plus

12. What can I do if I need help to pay for my prescriptions?

Older New Yorkers may be eligible to receive assistance to pay for their prescriptions through the Elderly Pharmaceutical Insurance Coverage (EPIC) program. Call the EPIC Helpline at 1-800-332-3742 for more information.

13. What can I do to help pay for my spouse's nursing home care?

If your spouse enters a nursing home, your spouse may qualify for Medicaid through the Spousal Impoverishment Protection program. This program allows couples to keep a great amount of their savings and yet qualify for Medicaid to pay for nursing home care. In this program, the at-home spouse may keep the greater of $74,820 or one-half of the couple's assets (up to $101,640). The couple's home, vehicle and household items are not counted towards this resource limit. Any excess resources must be spent before qualifying for Medicaid. The at-home spouse can keep $2541 of the couple's monthly income. To apply, contact your
local Department of Social Services. Consult with an attorney or wait until after applying before you transfer resources.

14. What are the documents I need to bring when I apply for assistance?

While requirements may vary for each program, you will usually need to provide some form of identification with a photo, Social Security card, birth certificate, financial records, bank statements, vehicle registration, deeds, etc.

15. What should I make sure to do when I apply for assistance?

Make sure that you provide accurate information. Inaccurate information could lead to a fraud investigation. If you are asked to provide additional information, be sure to understand exactly what the agency wants and the date by which you need to provide the information. If you cannot obtain the documents by the date requested, call the eligibility worker and explain the situation. You can either ask for more time or ask for assistance in obtaining the necessary documents. Always ask for a date-stamped copy of all documents that you provide to the agency.

16. Once I obtain benefits, what do I need to do to insure that I keep my benefits?

If you are receiving public assistance, Medicaid or SSI, you must report all changes in household income and composition immediately. Thus, if you win the lottery, receive an inheritance, or work a part-time job, you must report this income immediately (usually within 10 days). If you receive Food Stamps but do not receive public assistance, you will be asked to report your income during Quarterly Reporting or at recertification. If your spouse moves out of or into the house, you must report this change. If you do not report these changes, you could be subject to a fraud investigation. Make sure to report any changes and submit all documentation requested by the dates indicated by the agency.

In order to maintain some of your benefits, you may also be required to recertify every six months. Make sure that you make your recertification appointment or call and ask to reschedule the appointment if you are unable to attend.

For some assistance, such as Food Stamps, you may be required to work in order to maintain your benefits.
17. **What should I do if I am contacted by a fraud investigator?**

You should ask the investigator to tell you exactly what the allegations are. Ask the investigator to tell you what evidence has been collected regarding the case. Tell the investigator that you would like to speak with an attorney before you discuss the matter any further. Do not confirm or deny the allegations. Do not sign any document. Contact an attorney immediately.

18. **What can I do if the agency says that I received an overpayment in benefits?**

An overpayment is when you receive more benefits than the amount you were entitled to receive.

If you received an overpayment in Food Stamps or public assistance, you will have to pay back the excess that you received even if it was not your fault that you received an overpayment. If you are still receiving assistance, the Department of Social Services will deduct or "recoup" 10% of your monthly benefits until the overpayment has been repaid. If you are no longer receiving assistance, you can make a repayment plan with the agency.

If you think they are taking too much out of your benefits, you can file a hardship application and ask that the monthly or weekly deduction be reduced. If you believe the agency made a mistake calculating the overpayment, you may request a Fair Hearing. In that case, you must file a request for a hearing within 60 days of the overpayment notice for public assistance and within 90 days of the notice for Food Stamps.

If you receive a notice that you received an overpayment of SSI benefits, there are several steps you can take. First, if you disagree with the allegation that you received excess benefits, you may ask for a reconsideration. You must do this within 60 days of your receipt of the notice. Second, if you do not contest the overpayment but believe the overpayment was not your fault and repayment would cause a hardship, you may file a request for a waiver. You can do this at any time. However, if you file the request within 30 days of the overpayment notice, your benefits will continue without any reduction until a decision on the waiver has been reached.
19. What can I do if I do not think I am receiving the benefits to which I am entitled?

You can always ask your eligibility worker for a case conference. You can ask the worker to explain how she or he calculated your benefits. If you still believe that the eligibility worker made a mistake, you can ask for a Fair Hearing.

20. How do I request a Fair Hearing?

You will receive a notice from the Department of Social Services when your application for benefits is accepted or denied or your level of benefits is changed. If you disagree with the agency decision, you must file a request for a hearing within 60 days of the notice for public assistance, HEAP, and Medicaid, and within 90 days of the notice for Food Stamps if you want your benefits to continue at the current level. You must request the fair hearing within 10 days of the notice and ask for "aid continuing." You will then continue to receive your current level of benefits until you receive the fair hearing decision. Please note that if you do not win at the fair hearing, you will have to repay the benefits you received in excess of the amount to which you were entitled for the period from your request for a fair hearing until your receipt of the decision.

To request a fair hearing, you can call or write: NYS Office of Temporary and Disability Assistance (OTDA), Office of Administrative Hearings, P.O. Box 1930, Albany, New York 12201-1930, Telephone 1-800-342-3334. If you call, you may need to call many times before you are able to reach someone. Keep a copy of any letter that you write.

In your written request for a fair hearing, be sure to include all of the problems you are having with the agency and the reasons why you think the agency decision was wrong. If you do not include all of the issues in your fair hearing request, you will not be able to raise them in your fair hearing. You should have a fair hearing scheduled within 3 to 4 weeks.

21. How should I prepare for and participate in a fair hearing?

You should call the local legal services organization in your area and ask whether someone can represent you. If the organization is unable to represent you, there are several steps you should take to prepare.
First, you should ask the agency representative in writing to give you a copy of the "Fair Hearing Summary and Packet." This is a packet of all of the documents that he/she will be presenting at the fair hearing. Ask for this promptly. If you ask for this less than 5 days before the hearing, the agency representative has up until the hearing to give you the packet.

Second, you should ask to review your file to make sure you have all of the documents that help your case. You can ask the agency to make copies for you. Third, you need to organize your documents and thoughts. Make a timeline of all of the events regarding this matter. Be as clear about dates as possible. Make two copies of each document you would like to present at the hearing. Fourth, ask any witnesses you may have if they would be willing to come with you to the hearing. Fifth, if you need extra time to obtain witnesses or to obtain documents, you can ask for an adjournment.

22. What will happen at the hearing?

The hearing is usually held in a room at the Department of Social Services. The hearing officer will clarify the issue being addressed. The hearing officer will tape record the proceedings. A supervisor in the agency will usually present the agency's case first. You will have the opportunity to ask any questions you may have. Then you will have the opportunity to present your case. The hearing officer and agency may ask you questions. You should be as polite and respectful to all parties at the hearing. If you realize you want to submit additional evidence, you can ask the hearing officer for time after the hearing to submit it.
Contact and Eligibility Reference Guide:

1. Public Assistance for Families and Individuals:

   Where to Apply: Local Department of Social Services (“DSS”), see http://www.health.state.ny.us/health_care/medicaid/ldss.htm to find your local DSS.

   Eligibility: Eligibility is based on inability to pay for basic necessities, as determined by the application filed with the local DSS.

2. Social Security:

   Where to Apply: Local Social Security Administration office. Call 1-800-772-1213 for location, or file an application online @ http://www.socialsecurity.gov/applyforbenefits/

   When to Apply: Generally, people should apply for retirement benefits no more than 4 months before they want their benefits to begin. If you are over 62, you will be able to apply for Social Security benefits, however you will receive decreased benefits if you apply before your full retirement age, see: http://www.socialsecurity.gov/OACT/ProgData/nra.html

3. SSI/Disability:

   How to Apply: The NYS OTDA Division of Disability Determinations (DDD) makes medical determinations on disability claims filed with the Social Security Administration’s Disability Insurance and Supplemental Security Income Disability programs.

   You can apply at your local Social Security Office, or online: http://www.ssa.gov/onlineservices/

4. Earned Income Credits:

   Where to Apply: File application along with Federal and State tax returns.

   Eligibility: Must have worked and filed income tax return. Must be between ages 25 and 64.

   Income Guidelines: for 2006, see http://www.socialsecurity.gov/OACT/ProgData/nra.html

5. Food Stamps:

   Where to Apply: Local Department of Social Services, see http://www.health.state.ny.us/health_care/medicaid/ldss.htm to find your local DSS.

   Eligibility/Income Guidelines: $1,107 monthly income for household of one, $1,484 for a household of two, or see http://www.fns.usda.gov/fsp/applicant_recipients/eligibility.htm for larger households.
Waiting Period: Usually 30 days, or 5 days if DSS determines that you are eligible for expedited processing.

6. Rent: Section 8 Housing Vouchers:

Where to Apply: Local Public Housing Authority (“PHA”), see http://www.dhcr.state.ny.us/ohm/units/sec8/sec8admins.htm for local offices

Eligibility/Income: A PHA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location. The PHA serving your community can provide you with the income limits for your area and family size.

7. Property Tax and School Tax Reduction: Senior Citizens Homeowner’s Exemption & School Tax Relief Program (“STAR”):

Where to Apply: You must file an application with your local assessor. See, http://www.orps.state.ny.us/cfapps/MuniPro/muni_theme/state/diraddr.cfm to find your local assessor.

Eligibility: All New Yorkers who have less than $250,000 in household income and who own and live in their home - whether it's a condominium, cooperative apartment, manufactured home, farm dwelling, apartment building or mixed-use property - are eligible for the STAR exemption on their primary residence. Go to http://www7.nystax.gov/SRLU/srluGateway to calculate rebate.

8. Real Property Tax Credit:

Where to Apply: Apply by filing Form IT-214 with your state income tax return.

Eligibility: Income must be less than $18,000 per year, and must have paid rent or real property taxes.

9. Home Repair/Weatherization:

Where to Apply: Apply with your local Rural Development/Rural Housing Service office. Explain that you are interested in making home repairs and weatherizing your home. See, http://offices.sc.egov.usda.gov/locator/app?service=page/CountyMap&state=NY&stateName=New%20York&stateCode=36 to find the nearest office.

You should also check with your local DSS, which may provide funding for furnace repairs and weatherization through the HEAP program.
Eligibility: To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and must have very low incomes, defined as below 50 percent of the area median income. They must need to make repairs and improvements to make the dwelling more safe and sanitary or to remove health and safety hazards. Grants are only available to homeowners who are 62 years old or older and cannot repay a loan.

10. Utilities:

Where to Apply: Applicants must request benefits using a state prescribed form. Applications are available at all local social services district HEAP offices. Those households residing in Broome, Clinton, Jefferson, Madison, Monroe and Onondaga counties which received a HEAP benefit during the 2005–2006 season and who continue to reside in the same county, may apply for HEAP electronically over the Internet at https://www.otda.state.ny.us/otdaheap/.

All other households may download an application at: http://www.otda.state.ny.us/main/heap/HEAPapp.htm. Applicants should then contact their local social services district HEAP office, as an in-person interview may need to be scheduled to review information contained in the HEAP application.

Eligibility: Eligibility for the program is based on your income and housing situation. Your total gross monthly income for your household size must be at or below:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,764</td>
</tr>
<tr>
<td>2</td>
<td>$2,307</td>
</tr>
<tr>
<td>3</td>
<td>$2,850</td>
</tr>
<tr>
<td>4</td>
<td>$3,393</td>
</tr>
<tr>
<td>5</td>
<td>$3,936</td>
</tr>
<tr>
<td>6</td>
<td>$4,479</td>
</tr>
</tbody>
</table>

You must also live in an eligible housing situation. This generally means that you must either pay directly for heating costs or must pay rent that includes heating costs. If you live in subsidized housing, you must pay heating costs separately from your rent. Individual applicants must be U.S. citizens or qualified aliens.

11. Telephone Bill: Life Line Service

Where to Apply: Call 1-800-799-6874 (Life Line Service phone number).
Eligibility: You may be eligible for these programs if you are receiving: Food Stamps, Home Energy Assistance Program (HEAP), Medicaid, Supplemental Security Income (SSI), Veteran's Disability Pension (non-service related), Veteran's Surviving Spouse Pension (non-service related)

Low-income clients not receiving benefits may also be eligible based on availability (*as of January, 2007, a one-person household is eligible if they earn under $1,702 per month).

12. Medicare:

*see main packet

13. Medicaid:

Where to Apply: Local DSS, see:  http://www.health.state.ny.us/health_care/medicaid/ldss.htm

Eligibility: The chart below shows how much income you can receive in a month and the amount of resources you can retain and still qualify for Medicaid. The income and resource levels depend on the number of your family members who live with you.

<table>
<thead>
<tr>
<th>Number in Family</th>
<th>Monthly Net Income</th>
<th>Resources</th>
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<tbody>
<tr>
<td>1</td>
<td>$700</td>
<td>$4200</td>
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<td>2</td>
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<td>$7650</td>
</tr>
<tr>
<td>8</td>
<td>$1417</td>
<td>$8500</td>
</tr>
<tr>
<td>For each additional person, add:</td>
<td>$142</td>
<td>$850</td>
</tr>
</tbody>
</table>

Income and Resource Levels are subject to yearly adjustments. You may also own a home, a car, and personal property and still be eligible. The income and resources of legally responsible relatives in the household will also be counted.

There are expanded income levels for Children and Pregnant Women:
- Infants to age one and pregnant women - 200% of the federal poverty level.
- Children age 1 through 5 years - 133% of the federal poverty level.
- Children age 6 through 18 years - 100% of the federal poverty level.

<table>
<thead>
<tr>
<th>Number in Family</th>
<th>100% FPL**</th>
<th>133% FPL**</th>
<th>200% FPL**</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$851</td>
<td>$1132</td>
<td>$1702</td>
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Monthly Income Effective January 1, 2007*
<table>
<thead>
<tr>
<th>Number in Family</th>
<th>100% FPL**</th>
<th>133% FPL**</th>
<th>200% FPL**</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
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<tr>
<td>8</td>
<td>$2881</td>
<td>$3832</td>
<td>$5762</td>
</tr>
<tr>
<td>For each additional person, add:</td>
<td>+$290</td>
<td>+$386</td>
<td>+$580</td>
</tr>
</tbody>
</table>

14. Family Health Plus:

*Where to Apply:* The local DSS or other organizations listed on this page will meet with you and help you complete an application: [http://www.health.state.ny.us/nysdoh/fhplus/where.htm](http://www.health.state.ny.us/nysdoh/fhplus/where.htm)

*Eligibility:* Family Health Plus is available to single adults, couples without children, and parents with limited income, who are aged 19 to 64, are residents of New York State and United States citizens or fall under one of many immigration categories. If you have health insurance - either on your own or through your employer, or are eligible for employer-sponsored health coverage through a federal, state, county, municipal or school district benefit plan - you are not eligible to enroll.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Yearly Income</th>
<th>Monthly Income</th>
<th>Weekly Income</th>
<th>Resource Level</th>
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</thead>
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<td>Single Adult</td>
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<td>$851</td>
<td>$196</td>
<td>$12,600</td>
</tr>
<tr>
<td>Couples with No Children</td>
<td>$13,690</td>
<td>$1,141</td>
<td>$263</td>
<td>$16,200</td>
</tr>
</tbody>
</table>

| Parents/Guardians Living with at Least 1 Child Under 21 |
|-------------|---------------|----------------|---------------|----------------|
| Family Size 2 | $20,535       | $1,712         | $394          | $16,200        |
| Family Size 3 | $25,755       | $2,147         | $495          | $19,800        |
| Family Size 4 | $30,975       | $2,582         | $595          | $19,950        |
| Family Size 5 | $36,195       | $3,017         | $696          | $20,100        |
| Family Size 6 | $41,415       | $3,452         | $796          | $20,400        |
| Family Size 7 | $46,635       | $3,887         | $896          | $22,950        |
For each additional person  

| +$ 5,220 | +$ 435 | +$ 100 | +$2,550 |

15. Child Health Plus (or Children’s Medicaid):

*Where to Apply:* The DSS or other organizations listed on this page will meet with you and help you complete an application:
http://www.health.state.ny.us/nysdoh/fhplus/where.htm

Or call: 1-800-698-4KIDS (1-800-698-4543), and ask about Child Health Plus

*Eligibility:* To be eligible for either Children's Medicaid or Child Health Plus, children must be under the age of 19 and be residents of New York State. Whether a child qualifies for Children's Medicaid or Child Health Plus depends on gross family income. Check the following income charts to see whether your child will most likely qualify for Children's Medicaid or Child Health Plus.

### Children's Medicaid 2007 Income Eligibility Levels
(Effective January 1, 2007)

<table>
<thead>
<tr>
<th>Age Categories for Children</th>
<th>Monthly Income by Family Size</th>
<th>Each Add'l Person, Add:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly Income by Family Size</td>
<td>Each Add'l Person, Add:</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Children under 1 year; Pregnant Women*</td>
<td>$1,702</td>
<td>$2,282</td>
</tr>
<tr>
<td>Children 1-5 years</td>
<td>$1,132</td>
<td>$1,518</td>
</tr>
<tr>
<td>Children 6-18 years</td>
<td>$851</td>
<td>$1,141</td>
</tr>
</tbody>
</table>

*Pregnant Women count as 2 people

### Child Health Plus 2007 Family Contributions by Income and Household Size
(Effective for applications received on or after 1/1/2007)

<table>
<thead>
<tr>
<th>Family Contributions</th>
<th>Monthly Income by Family Size*</th>
<th>Each Add'l Person, Add:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly Income by Family Size*</td>
<td>Each Add'l Person, Add:</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Free Insurance</td>
<td>$1,361</td>
<td>$1,825</td>
</tr>
<tr>
<td>$9/Child/Month (Max. $27/Family)</td>
<td>$1,889</td>
<td>$2,533</td>
</tr>
<tr>
<td>$15/Child/Month (Max $45/Family)</td>
<td>$2,128</td>
<td>$2,853</td>
</tr>
</tbody>
</table>
16. Prescription Drugs -- EPIC:

*Where to Apply:* You can download an application here:  
http://www.health.state.ny.us/forms/doh-3409.pdf

Or you can call 1-800-332-3742 in order to request an application.

*Eligibility:* New York State residents can join EPIC if they are 65 or older, and have an annual income of $35,000 or less if single, or $50,000 or less if married. Seniors with EPIC will have to join a Medicare Part D drug plan in order to keep their EPIC coverage. EPIC will help seniors pay the Part D premiums so that they will not incur any additional cost. EPIC will cover the Part D plan deductibles, co-payments, coverage gap, and drugs not covered by the Part D plan. For those not yet enrolled in Medicare Part D, EPIC will help them select and enroll in a basic Part D plan at no additional cost.