NYS Minimum Wage Increase

Beginning December 31, 2015:

- The New York State’s minimum wage will increase to $9.00 per hour;
- A new minimum wage for fast food workers will increase to $10.50 per hour. The minimum wage for fast food workers will increase annually until they reach $15.00 per hour at the end of 2018 for New York City and in the middle of 2021 for the rest of the state.
- The minimum wage for tipped workers is set at $7.50 per hour with a tip credit of $1.50.

For more information about these wage increases, go to http://www.labor.ny.gov/workerprotection/laborstandards/workprot/minwage.shtm.

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a benefit for low income workers. It reduces the amount of tax owed and may also provide a refund. To qualify for EITC the worker must meet certain requirements including income.

The workers income cannot exceed the following limits in 2015:

- $47,747 ($53,267 married filing jointly) with three or more qualifying children
- $44,454 ($49,974 married filing jointly) with two qualifying children
- $39,131 ($44,651 married filing jointly) with one qualifying child
- $14,820 ($20,330 married filing jointly) with no qualifying children


Benefits Plus subscribers can go to Tax Credits, Earned Income Tax Credit to find out more about the EITC.

Volunteer Income Tax Assistance Sites (VITA)

The VITA Program generally offers free tax help to people who make $54,000 or less and need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals in local communities. They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations.


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Benefit Plus Learning Center provides information and support to social service professionals working with low income families and individuals, disabled and elderly populations in NYC. http://benefitsplus.cssny.org
SNAP Time Limits beginning April 1st

Beginning April 1, 2016 able-bodied adults without dependents (ABAWD) living in certain areas of Manhattan must meet special work requirements to receive SNAP benefits for more than three months in a 36 month period. ABAWDs include those individuals who are:

- Between the ages of 18-49;
- Not responsible for the care of a child or incapacitated household member;
- Not medically certified as physically or mentally unfit for employment, pregnant; or
- Not exempt from SNAP's work requirement.

New York State has received approval to waive these ABAWD work requirements for certain districts and jurisdictions. In NYC, individuals who live in the Bronx, Brooklyn, Queens and Staten Island remain exempt from the ABAWD work requirement. However, individuals who live on or below West 110th street and on or below East 96th street must meet the ABAWD work requirements to maintain their eligibility. To receive SNAP benefits beyond the 3 month period, ABAWDs are required to:

- Work or participate in an agency approved work/training program for at least 80 hours per month; or
- Comply with a Work Experience Program (WEP) assignment for the number of hours equal to the SNAP grant divided by the higher of the federal or State minimum wage; or
- Participate in a combination of work or qualifying work programs for at least 80 hours per month.

There are exemption to the ABAWD work requirement found here.

Medicaid Income Guidelines for 2016

With consumer prices down over the past year, the income levels for the medically needy standards will remain level with 2015 limits. However, the income levels for the MAGI populations have been updated using the 2016 federal poverty levels.

| MAGI Levels: For parents/caretaker relatives with children under 21, pregnant women, children through age 18, childless adults age 19 through 64. |
|---|---|---|
| 223% FPL | $2,208 | $2,977 | $3,746 |
| 154% FPL | $1,525 | $2,056 | $2,587 |
| 138% FPL | $1,366 | $1,842 | $2,318 |

*Go to http://benefitsplus.cssny.org/benefit-tool/financial-eligibility-charts for a comprehensive chart

Community Resources

The Women’s City Club of New York (WCC) has created an online Citywide Guide to Services and Resources in New York. The Guide is designed to help individuals and organizations access social services, programs, and resources available throughout the five boroughs of New York City. Most entries include address, phone number and website, as well as the neighborhood and community board in which the agency is located.

Check out the guide at http://resourceguide.wccny.org/

Our Spring 2016 trainings are available!

To register, go to: http://benefitsplus.cssny.org/home/training.
NYS $15 Wage Increase and Paid Family Leave

On April 4, 2016, Governor Andrew M. Cuomo signed legislation enacting a statewide $15 per hour minimum wage plan as part of the 2016-17 state budget and a paid family leave. Implementation of both provisions will occur gradually over time.

$15 Wage Increase

- For NYC workers employed:
  - By large businesses (those with at least 11 employees), the minimum wage will rise to $11 per hour at the end of 2016, then another $2 each year after, reaching $15 on 12/31/2018.
  - By small businesses (those with 10 employees or fewer), the minimum wage would rise to $10.50 by the end of 2016, then another $1.50 each year after, reaching $15 on 12/31/2019.

- For workers in Nassau, Suffolk and Westchester Counties, the minimum wage would increase to $10 at the end of 2016, then $1 each year after, reaching $15 on 12/31/2021.

- For workers in the rest of the state, the minimum wage would increase to $9.70 at the end of 2016, then another $.70 each year after until reaching $12.50 on 12/31/2020 – after which it will increase to $15 based on an indexed schedule set by the Director of the Division of Budget in consultation with the Department of Labor.

Paid Family Leave

The legislation also includes a 12-week paid family leave policy for New York State employees. Once fully implemented, employees will have up to 12 weeks of paid leave:

- When caring for new child, including an adoptive or foster child,
- When caring for a family member with a serious health condition, or
- To relieve family pressures when a family member (spouse, domestic partner, child or parent) is called to active military service.

GrowNYC

GrowNYC’s Healthy Exchange Project allows New Yorkers to use their SNAP benefits and WIC Vegetable and Fruit Checks at NYC Greenmarkets. SNAP recipients can receive a $2.00 Health Buck for every $5.00 they spend at the Greenmarkets. In addition, the Federal Farmers Nutrition Program (FMNP) provides WIC participants and low income seniors, with $4.00 checks redeemable for fresh fruits and vegetables at all of the Greenmarket locations. For more information go to http://www.grownyc.org/greenmarket/ebt/howtouse. To find a local Greenmarket go to www.grownyc.org/greenmarket/ourmarkets.

Benefits Plus subscribers can find additional information on Greenmarkets under the Supplemental Nutritional Assistance Program (SNAP) chapter, Women Infant and children (WIC) chapter, and Senior Citizen Nutrition Programs chapter.

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http://benefitsplus.cssny.org
Home Energy Assistance Program (HEAP)

**HEAP Cooling Assistance**

The HEAP Cooling Assistance component is now open and will run through August 31, 2016 or until allocated funding is exhausted, whichever comes first. The HEAP Cooling Assistance program provides assistance with the purchase and installation of air conditioners (not exceeding $800 with installation). In circumstances where an air conditioner cannot be safely installed, a fan will be provided. Household members must be U.S. citizens or qualified aliens, and have a documented medical condition that is exacerbated by heat and

- The household’s gross monthly income is at or below current HEAP income guidelines or
- The household is in receipt of Supplemental Nutrition Assistance Program (SNAP), Cash Assistance or SSI living alone, and
- Received a regular HEAP benefit greater than $21 in the most recent heating season, and
- The household does not have a working air conditioner or the air conditioner they have is five years old or older, and
- The household did not receive a HEAP funded air conditioner within the past 10 years.

To apply call (212) 835-7216 or to find out more, go to [https://otda.ny.gov/programs/heap/program.asp#cooling](https://otda.ny.gov/programs/heap/program.asp#cooling).

Benefits Plus subscribers can find additional information on the HEAP cooling assistance program under Cash Benefits, Home Energy Assistance Program (HEAP), HEAP Cooling Assistance.

Monthly Housing Clinics and Workshops

Council Member Helen Rosenthal, Goddard Riverside’s SRO Law Project, and the Urban Justice Center co-sponsor monthly housing clinics and workshops at the Goddard Riverside Community Center, 593 Columbus Avenue (between 88th and 89th Streets). On the first Wednesday of each month, from 6:00 pm – 8:00 pm. The clinic offers a presentation on a variety of topics, followed by a question and answer session. The next workshop is scheduled for June 1, 2016: Succession Rights.

Each evening, at least one staff attorney will meet with individuals who are seeking specific legal advice. For questions, contact the Office of Council Member Rosenthal at (212) 873-0282 ext. 206 or Helen@helenrosenthal.com.

Community Resources

**New Citizenship Outreach Initiative**

NYC’s Human Resources Administration (HRA) has announced the launch of NYCitizenship. NYCitizenship will provide free legal assistance with citizenship applications at select public library branches. HRA will target outreach to clients who are part of the Agency’s WeCARE program and potentially eligible for citizenship. HRA clients who have been identified as eligible participants for the NYCitizenship program will receive a letter connecting them to services to set up an appointment with an immigration attorney.

Clients who are interested in becoming U.S. citizens but who are not identified by HRA can obtain further information and free help through the NYC public libraries by calling 212-514-4277 to set up an appointment with an immigration attorney at participating libraries or visit [www.nyc.gov/nycitizenship](http://www.nyc.gov/nycitizenship).

Emergency Assistance Grants

The income guidelines to qualify for Emergency Assistance to Families (EAP) and Emergency Safety Net Assistance (ESNA) have been updated, [click here](#) for the guidelines.

Help Benefits Plus subscribers can find additional information about these programs under Cash Benefits, Emergency Assistance to Families (EAF) and Cash Benefits, Emergency Safety Net Assistance (ESNA).
New SNAP Income Guidelines for Households with Earned Income

SNAP income guidelines are increasing for households who have earned income. Effective July 1, 2016 households applying for, as well as current SNAP households with earned income, can have a maximum gross income of up to 150% of the Federal Poverty Level (FPL), see chart below. This change is estimated to increase access to SNAP benefits for 750,000 working households in New York State.

To be eligible under 150% FPL households must meet all other SNAP eligibility criteria, not be subject to a sanction or an Intentional Program Violation and:

- Not contain a member who is elderly, age 60 and over, or have a member who is disabled (these households are not subject to a gross income test), and
- Not have any out-of-pocket dependent care expenses (these households have a gross income test of 200% FPL).

### Maximum Allowable Income Levels

**July 1, 2016 - September 30, 2016**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum SNAP Allotment</th>
<th>Maximum Gross Monthly Income*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Households without Earned Income (130% FPL)</td>
</tr>
<tr>
<td>1</td>
<td>$194</td>
<td>$1,276</td>
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<tr>
<td>2</td>
<td>$357</td>
<td>$1,726</td>
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<tr>
<td>3</td>
<td>$511</td>
<td>$2,177</td>
</tr>
<tr>
<td>4</td>
<td>$649</td>
<td>$2,628</td>
</tr>
</tbody>
</table>

*Elderly/Disabled households are not subject to a monthly gross income test.*

### Cash Assistance Earned Income Disregard

Households receiving Cash Assistance (CA) who have earnings are allowed certain earned income disregards (EID) to calculate a grant (there are different rules for households with earned income who are applying for CA). All households receive a $90 disregard on their earned income. In addition households with dependent children are eligible to receive an additional disregard on their earned income. The Office of Temporary Disability Assistance adjusts the EID annually on June 1st of each year.

Effective June 1, 2016, households will receive a 50% disregard on their earnings, which is the same as last year.

Benefits Plus subscribers can learn more about the CA Budgeting under Cash Benefits, Cash Assistance, Budgeting Income, Budgeting Earned Income.
Community Resources

**Summer Meals Program**

Free summer breakfast/lunch meals begins on June 29th. Every child under the age of 19 is eligible for free breakfast and lunch regardless of income. No registration, documentation or ID is required to receive free breakfast or lunch.

The summer meals program is available at public schools, community pools, NYCHA complexes, libraries and other locations. To find a location go to [http://www.schoolfoodnyc.org/sch_search/summermeals.aspx](http://www.schoolfoodnyc.org/sch_search/summermeals.aspx).

[Click here to send us feedback on our E-Newsletter](mailto:)

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All HIV-Positive Individuals in New York City to Become Eligible For Housing, Transportation and Nutritional Support

This month Governor Cuomo announced an expansion of HASA benefits (housing subsidy, and nutritional and transportation support) to include all HIV-positive individuals in New York City. Currently eligibility for HASA benefits is restricted to individuals eligible for Cash Assistance with “symptomatic” HIV or AIDS. This expansion would eliminate the symptomatic and include not only those who are symptomatic, but those who are HIV positive as well.

The reason behind the change is related to a policy issued by the NYS Department of Health’s AIDS Institute that eliminates the technical distinction between those who are considered in need of care and those who are not. The guidance clearly confirms that, to the extent permitted by law, the terms “clinical/symptomatic HIV illness or AIDS”, “AIDS or HIV-related illness”, and other similar terms shall mean laboratory-confirmed HIV diagnosis.

The new rule will go into effect in 60 days. HRA, who administers the HASA benefits in NYC, is currently working out the details of the expansion.

*Benefits Plus* will provide an update with details of the program once they become available.

### WIC Income Guidelines

The income eligibility guidelines for the WIC (Women, Infants and Children) program have increased effective July 1, 2016, see chart below. WIC Benefits are issued in the form of WIC vouchers, which specify the type of products that may be purchased with them. For more information on WIC visit [www.health.state.ny.us/prevention/nutrition/wic/](http://www.health.state.ny.us/prevention/nutrition/wic/).

<table>
<thead>
<tr>
<th></th>
<th></th>
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<tbody>
<tr>
<td>1</td>
<td>$ 21,978</td>
<td>$ 1,832</td>
<td>$ 423</td>
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<tr>
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<td>$ 29,637</td>
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<td>3</td>
<td>$ 37,296</td>
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<td>$ 718</td>
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<tr>
<td>4</td>
<td>$ 44,955</td>
<td>$ 3,747</td>
<td>$ 865</td>
</tr>
</tbody>
</table>

To view a complete chart, with family sizes of more than 4 see [Eligibility Charts](http://benefitsplus.cssny.org).

*Benefits Plus* subscribers can go to [Food Programs, Women Infants and Children (WIC)](http://benefitsplus.cssny.org).

### Community Resources

**NYC Workforce1 Career Centers**

Workforce1 Career Centers, a service provided by the NYC Department of Small Business Services, prepares and connects qualified candidates to job opportunities in New York City. The centers provide assistance with resume preparation, interviewing workshops and other skill-building activities. To qualify for Workforce1 services individuals must be 18 years old or older. There are no income, citizenship, or residency requirements. Individuals do not have to be unemployed to qualify for Workforce1 services. For a listing of centers throughout the five boroughs and for additional information go to [http://www.nyc.gov/html/sbs/wf1/html/about/about.shtml](http://www.nyc.gov/html/sbs/wf1/html/about/about.shtml).

[Click here](http://benefitsplus.cssny.org) to send us feedback on our E-Newsletter

*Benefit Plus Learning Center provides information and support to social service professionals working with low income families and individuals, disabled and elderly populations in NYC. [http://benefitsplus.cssny.org](http://benefitsplus.cssny.org)*
New Common Benefit Identification Card (CBIC)

Cash Assistance, SNAP and Medicaid applicants will be issued a redesigned CBIC card (also known as EBT), see photo on the right. Originally these new cards were scheduled to be released August 1, 2016, however, they will only be issued once the current stock of CBIC is depleted. It is expected that the redesigned cards will be issued in early to mid-September. There will be no mass mailing to replace existing cards to current recipients; recipients should continue to use their existing card to access their benefits, no replacement card is needed unless the current card is damaged, lost or stolen. Current recipients may request a replacement card at two Over-the-Counter Card sites in NYC.

Over-The-Counter (OTC) Sites

The Over-The-Counter (OTC) sites are designed to help ease overcrowding at the local Job Centers by providing an alternative location to obtain a CBIC. Newly opened cases and authorized representatives are required to go to the Job Center first and obtain a referral form to obtain a CBIC at an OTC site. Recipients must bring identification. OTC sites cannot provide a CBIC issued for another individual, unless it is an authorized representative.

The OTC sites are open Monday through Friday, except for holidays, from 8:30 am to 7:15 pm.

- Brooklyn and Queens CA recipients and Non CA SNAP recipients will be referred to the OTC located on the ground floor of 227 Schermerhorn Street, Brooklyn, NY 11201.
- Manhattan, Bronx and Staten Island CA recipients and Non CA SNAP recipients will be referred to the OTC site located on the ground floor of 109 East 16th Street, New York, NY 10003.

Expedited Medicaid Eligibility Determinations

In July 2016 the NYS Department of Health issued expedited procedures for Medicaid applicants who have an immediate need for Personal Care Services (PCS) or Consumer Directed Personal Assistance Services (CDPAS). The State directive requires local Medicaid offices to process and approve a Medicaid application in 7 days and authorize services within 12 days after receipt of a complete Medicaid application, if there is an immediate need for such services. That is, as soon as possible, but no later than twelve calendar days after receipt of a complete Medicaid application, the local Medicaid office must obtain or complete a social & nursing assessment and determine whether the applicant, is eligible for PCS or CDPAS and, if so, the amount and duration of services that would be authorized.

A Medicaid applicant with an immediate need for PCS or CDPAS may be either an individual not currently authorized for any type of Medicaid coverage, or an individual authorized only for community-based coverage that does not include coverage for long-term care services, such as personal care services. These individuals must provide the Medicaid office with a physician's order for PCS or CDPAS and a signed attestation, on a form required by the Department, attesting the following:

- they have an immediate need for PCS or CDPAS;
- they have no informal caregivers;
- they are not receiving needed assistance from a home care services agency;
- they have no third party insurance or Medicare benefits available to pay for needed assistance; and
- adaptive or specialized equipment or supplies are not in use to meet, or cannot meet, their need for assistance.

Community Resources

Brochure: Seeking Protection from Domestic Violence in New York’s Family Court

The Empire Justice Center recently updated and translated "Seeking Protection from Domestic Violence in New York’s Family Court" into six languages. This resource, available at http://support.empirejustice.org/site/R7=W8vD5hSLmBT7_LOF090aFw, provides answers to frequently asked questions about how to obtain an order of protection and to access Family Court.

The updated brochure is now available in Polish, in addition to Arabic, Haitian Creole, Russian, Spanish, Simplified Chinese, and English. This 2016 version includes important recent updates in the laws and court policies impacting people with limited English or who are in immigrant communities.
Annual SNAP Updates

The following are the updated income guidelines for the SNAP program effective October 1, 2016. Click here for a full chart of the income guidelines.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>*Households without Earned Income 130% FPL</th>
<th>*Households with Earned Income 150% FPL (Households with earned income and do not contain an aged or disabled member, and do not pay out-of-pocket dependent care)</th>
<th>*Households with Child/Dependent Care Costs 200% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,287</td>
<td>$1,485</td>
<td>$1,980</td>
</tr>
<tr>
<td>2</td>
<td>$1,736</td>
<td>$2,003</td>
<td>$2,670</td>
</tr>
<tr>
<td>3</td>
<td>$2,184</td>
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<td>$3,360</td>
</tr>
<tr>
<td>4</td>
<td>$2,633</td>
<td>$3,038</td>
<td>$4,050</td>
</tr>
</tbody>
</table>

*Note: Households with an elderly member (60 and over) or disabled are not subject to a gross income test.

- **Standard Utility Allowances (SUA levels)**
  
  For the October 1, 2016 - September 30, 2017 benefit year, Level I and II SUAs are reduced. As a result certain SNAP households may see a reduction in SNAP benefits.
  
  - Level I - Heating/Cooling ($758)
  - Level II – Utilities ($300)
  - Level III – ($33)

*Benefits Plus*' subscribers can find additional information on these deductions under *Food Programs, Supplemental Nutrition Assistance Program, Budgeting Income.*

**Benefit Plus SNAP Calculator:** At this time our SNAP calculator does not have the revised guidelines. We will email an alert once it has been updated. Click here to join our email list and receive an alert.

**Housing for the Disabled Homeless** - Adult Protective Services’ Family-Type Homes for Adults (FTHA) provides state-licensed homes to persons with disabilities who are homeless or in need of a home where care and supervision are provided. To be considered for FTHA housing an individual must be at least 18 years old, mentally impaired and attending a day treatment program, physically or developmentally disabled, and unable to live independently without semi-protective care. To be an FTHA provider, one must be 21 years or older and may either rent or own the house or apartment in which they provide the required care and services.

The program is completely voluntary. Both parties must express their consent before a placement is considered complete. To make a referral for placement, contact HRA at 212-971-2615 or 212-971-0139. To become a FTHA Provider, contact HRA at 212-971-0142.

**Community Resource** - Senator Liz Krueger’s 10th Annual Senior Resource Fair will take place on **Thursday, October 27th from 2:00 p.m. – 5:00 p.m.** at Temple Emanu-El, One East 65th Street (at Fifth Avenue). Over 50 exhibitors from non-profits and city and state agencies with information for Older Adults will be present. Admission is free. Light refreshments will be served. NO RSVP NECESSARY. For further information, call (212) 490-9535.

**Upcoming Training Courses:**

- **The Nuts and Bolts of SSI/SSDI**
- **Emergency Assistance Grants**

Register at: [http://benefitsplus.cssny.org/home/training](http://benefitsplus.cssny.org/home/training)
Home Energy Assistance Program (HEAP) Updates

Regular HEAP Benefit

HEAP provides a grant to low income households to help pay for energy expenses. HEAP eligible households receive either a direct payment with their heating/utility vendor or a one-time cash benefit to the household. The benefit amount depends on whether the household pays for heat directly (and if so, the type of heat used) or whether the heat is included in the rent or mortgage.

Households must have monthly income at or below the HEAP guidelines, listed below. Households with incomes below the Tier 1 income guidelines receive a slightly higher HEAP benefit than those households with incomes below the Tier 2 guidelines.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Tier I (130% FPL)</th>
<th>Tier II</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,275</td>
<td>$2,244</td>
</tr>
<tr>
<td>2</td>
<td>1,726</td>
<td>2,935</td>
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<tr>
<td>3</td>
<td>2,176</td>
<td>3,625</td>
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<tr>
<td>4</td>
<td>2,627</td>
<td>4,316</td>
</tr>
<tr>
<td>5</td>
<td>3,078</td>
<td>5,006</td>
</tr>
</tbody>
</table>

HEAP Clean and Tune Benefit

The HEAP Clean and Tune benefit provides eligible homeowners with up to $400 to clean their primary heating equipment. This may include cleaning a chimney, minor repairs, as well as installation of carbon monoxide detectors or programmable thermostats, if needed to allow for the safe proper and efficient operation of the heating equipment. To be eligible the heating equipment must be more than 12 months old and the equipment (furnace, boiler or chimney) have not been cleaned within the past 12 months. The household’s monthly income must be below the tier II levels indicted above. To apply NYC applicants can call 311 or call 800-692-0557. The HEAP Clean and Tune benefit will run until November 3, 2016 or until funds are exhausted.

CUNY Application Fee Waived for Low-Income NYC Public High School Seniors

Mayor de Blasio, Schools Chancellor Fariña, and CUNY Chancellor Milliken announced last month that the application fee for CUNY ($65) will be eliminated for all low-income NYC public high school seniors starting this fall. An estimated 37,500 high school seniors will qualify for fee waivers, up from approximately 6,500 waivers issued annually in previous years.

The CUNY application fee waiver allows a student to complete and submit an application listing up to 6 CUNY schools free of charge. Waivers are available to students:

- Who are eligible for the Federal Free or Reduced Price Lunch program,
or
- Who live in federally subsidized public housing, a foster home, or who are homeless; or
- In receipt of Public Assistance.

Undocumented students who fit the above criteria are also eligible for the waiver. Students will not need to apply to receive an application fee waiver. Application fee waiver codes are being made available to NYC Department of Education (DOE) school administrators and counselors, who will provide them to eligible students. School administrators and counselors may request documentation to confirm eligibility, such as parent’s tax return.

The elimination of the CUNY application fee is part of the College Access for All initiative under the Mayor’s Equity and Excellence reforms, which will equip NYC public high schools with resources for students to pursue a college education.
NY State of Health Marketplace: Enroll, Renew, or Change plans for 2017

The annual open enrollment for health insurance through the NY State of Health Marketplace began on November 1, 2016 and will run through January 31, 2017. During this time individuals will be able to enroll in a qualified health plan, renew or switch plans.

### Important Dates to Note for Open Enrollment 2017

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 1, 2016</td>
<td>Open Enrollment started — first day to enroll, re-enroll, or change a 2017 insurance plan through the Health Insurance Marketplace.</td>
</tr>
<tr>
<td>December 15, 2016</td>
<td>Last day to enroll in or change plans for coverage to start January 1, 2017.</td>
</tr>
<tr>
<td>January 1, 2017</td>
<td>2017 coverage starts for those who enroll or change plans by December 15.</td>
</tr>
<tr>
<td>January 31, 2017</td>
<td>Last day to enroll in or change a 2017 health plan. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period.</td>
</tr>
</tbody>
</table>

Consumers can preview the New York 2017 plans with personalized price estimates, as well as an estimate of financial assistance a consumer is eligible for. Go to [https://nystateofhealth.ny.gov/individual](https://nystateofhealth.ny.gov/individual) and enter the zip code under View Plans Now and follow the steps.

*Benefits Plus* subscribers can find more information under Health Programs, Affordable Care Act.

### IDNYC Veteran Designation

A special insignia on the IDNYC has been created for veterans who have served in the U.S. Armed Forces and who have been released from such service otherwise than by dishonorable discharge. The IDNYC Veteran Designation connects veterans to additional exclusive benefits and discounts. Veterans can get the designation whether they are a new IDNYC applicant, or already an IDNYC cardholder. Make an appointment online at an enrollment center or by calling 311. Veterans will need an original or certified copy of one of the veteran documents listed here.


### Community Resources

#### Free Mental Health Support for NYC

NYC First Lady, Chirlane McCray, announced [NYC Well](https://www1.nyc.gov/site/idnyc/benefits/veteran-designation.page), a free, confidential mental health support resource available 24/7. NYC residents can speak to a counselor via phone, text or chat and get access to mental health and substance misuse services in over 200 languages. From phone, tablet or computer, NYC Well provides:

- Suicide prevention and crisis counseling;
- Peer support and short-term counseling;
- Assistance scheduling appointments or accessing other mental health services;
- Follow-up to check that the client is connected to care.

NYC Well counselors can be reached by texting “WELL” to 65173, calling 1-888-NYC-WELL (1-888-692-9355) or 711 for Relay Service for Deaf/Hard of Hearing, or by going online.

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**NYS Certified Continuing Education Courses for Licensed Social Workers**

**Emergency Assistance**

Date: Thursday, December 1st  
Time: 9:30 a.m. to 12:30 p.m.  
Fee: $75.00 Sign up by 11/23/16 for the Early Bird price $60.00  
Continuing Education Credits: 3

Register at [http://benefitsplus.cssny.org/home/training](http://benefitsplus.cssny.org/home/training).
2017 Social Security Updates
There is a 0.3% cost of living adjustment (COLA) to Social Security and SSI benefits for 2017.

- The monthly SSI benefit for 2017 will be:
  - For an individual living alone: $735, plus the NYS supplement of $87, for a total of $822.
  - For a couple living alone: $1,103, plus the NYS supplement of $104, for a total of $1,207.

- Substantial gainful activity (SGA) level:
  - For people with disabilities: $1,170 a month.
  - For the blind: $1,950 a month.

- The maximum Social Security monthly benefit amount (retiring at full retirement age) in 2017 will be $2,687.

- The average Social Security monthly benefit amount for all retired workers in 2017 will be $1,360.

- The amount of earnings needed to earn a quarter of coverage for Social Security insurance benefits: $1,300.

For more information about COLA go to: https://www.ssa.gov/news/cola/

2017 Medicare Increases in Cost Sharing
The Department of Health & Human Services (HHS) announced Medicare’s cost sharing amounts for 2017.

- Part A deductible inpatient hospital care: $1,316.

- Part A Hospital coinsurance amounts:
  - Days 61 – 90 of hospitalization: $329.
  - Days 91 and beyond: $658 per each “lifetime reserve day (up to 60 days over lifetime)

- Part B Premium
  - The standard Part B premium amount is $134 per month (or higher depending on the beneficiary’s income).
  - However, most Medicare beneficiaries will pay less because the Part B premium increased more than the cost-of-living increase for 2017 Social Security benefits and will pay on average $109 per month, if the beneficiary is paying the Part B premium through his/her Social Security benefit.

  - Part B deductible
    - $183 per year

For detailed information go to https://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-glance.html.

Community Resources
GoodRx
Prices for prescription drugs vary widely between pharmacies because U.S. drug prices are neither fixed nor regulated by any government agency. The GoodRx website allows users to compare drug prices at different pharmacies, as well as providing coupons, and discounts for prescriptions. Users enter the name of their prescription and click on “Find the Lowest Price” button. A listing of pharmacies with the cost of the drug will be presented, with the lowest price listed first. When a coupon is available, users can either print, email, or text the coupon to themselves to present to the pharmacist for a reduced price. The tool can be used by both those who are uninsured, as well as those who are insured, including Medicare Part D, as well as employer insurance. Go to https://www.goodrx.com.

Find Help During The Holidays
- Holiday celebrations for seniors: http://www.dorotusa.org/site/PageServer?pagename=seniors_programs_hol_celebrations

Happy Holidays and Best Wishes for the New Year from the Benefits Plus Learning Center!