

CLIENT ADVOCACY UNIT
2010
Entitlements Quick Sheet

New York State Disability (NYSD)

NYSD is short term disability paid by an insurance company that has a contract with your employer. NYSD pays ½ of your gross (before taxes) weekly salary to a maximum of \$170 per week. It takes 4-6 weeks to start. You should apply through your employer within 30 days of the last day worked, but no later than 6 months with a doctor's note explaining why you could not file within 30 days. Benefits are paid up to 26 weeks in a 52 week period and don't have to be consecutive.

Social Security Disability Insurance (SSDI)

SSDI is a benefit from the federal government that provides monthly payments based on the amount of F.I.C.A taxes paid during your work history. Payments start 6 months after the date of onset of disability (no payments in the first 5 months). It generally takes 3-4 months to process the claim but it could take longer. There is no income or resource test for SSDI. Twenty nine months after one's official disability date or twenty four months after one is determined eligible for SSDI Medicare will begin.

Supplemental Security Income (SSI)

SSI is a program for those with limited income and resources. This year in NYS, SSI pays a monthly benefit amount of \$761. There was no cost of Living increase this year. This amount varies from state to state. If living with others, that amount could be reduced to \$660. It generally takes about 3-4 months to process the SSI claim but it could take longer. Medicaid (not Medicare) coverage comes automatically with SSI in New York. There is a resource (money in the bank, IRA's, CD's, etc.) limit of \$2,000 for singles and \$3,000 for couples. If you own your primary residence, it will not count as a resource.

HIV/AIDS Services Administration (HASA)

HASA provides housing assistance, coordinates home care covered by Medicaid, case management and enhanced Public Assistance to people with HIV symptomatic illness and AIDS.

The basic monthly HASA Public Assistance budget for an individual with no income includes payment of monthly rent (rent that is higher than \$480 a month requires a special approval) plus \$344 monthly cash benefit, Medicaid and a Food Stamp credit of \$200. If you have other income, the budget will be decreased by that amount (unless you have earned income, in which case you can apply for HASA's Work Opportunity

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Program). Families receive a higher allowance budget based on the number of members in the household. Public Assistance allows applicants to have resources of up to \$2,000 (\$3,000 if there is someone in the household who is over 60 years of age).

There are new HASA application forms that are available in the GMHC Client Advocacy Unit. If home services are required, an additional M11Q form is also required. The new application/M11Q forms must be signed by a physician and include the physician's license number. To be eligible you must have or have had a CDC-defined opportunistic infection or a symptom that appears on a list issued by the NYS AIDS Institute. Both lists are available in the GMHC Client Advocacy Unit.

Public Assistance (PA)

Those who have never had an HIV symptom and can't become a HASA client, may be eligible for Public Assistance through a Human Resources Administration Job Center. The PA monthly budget for an individual includes rent paid up to \$215 per month (if your rent is higher, you will have to get a third party to agree in writing to make up the difference) and a monthly cash benefit of \$151.10, Medicaid and a Food Stamp credit of \$200. Families receive a higher budget based on the number members in the household. If you identify as being HIV positive, the job center that is providing you with the Public Assistance is to send you to HS Systems to determine if you have HIV symptoms that would make you eligible for HASA. If they determine that you are eligible for HASA, they are to make a referral to HASA for you.

Medicaid

Medicaid is a government health insurance program administered by the Human Resources Administration in the City of New York. It provides comprehensive health care coverage as long as you obtain services from providers that accept Medicaid. If you receive Public Assistance or SSI, you will automatically receive Medicaid coverage. If a disabled individual files an application directly at a Medicaid office, that individual is allowed to have gross monthly income of up to \$767. The resource limit is \$13,800. The income and resource limits are higher than above, you may be eligible for Medicaid with a spend-down (like having Medicaid with a deductible). It generally takes 30-60 days to process the application.

Medicaid Buy-In Program

The Medicaid Buy-In Program, started in July 2003, provides full Medicaid coverage to working individuals from ages 16 to 65 who have a disability as defined by the Social Security Administration. Individuals with gross wages (before taxes) of up to \$55,188 (\$73,884 for a household of 2) and resources of \$13,800 for an individual (\$20,100 for a couple) may qualify for the Medicaid Buy-In. A monthly premium may be charged

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depending on your income. Applications and additional information are available through the GMHC Client Advocacy Unit.

AIDS Health Insurance Program (AHIP)

Medicaid's AHIP Program pays health insurance premiums for people with HIV/AIDS who are not eligible for Medicaid (if you have Medicaid and health insurance, Medicaid will pay the health insurance premium for you). AHIP does not provide any other service. This year, an individual is allowed to have gross income of up to \$1,670 (185% of the federal poverty level) and a family of two is allowed up to \$2,247 (level changes mid-March each year). Resources are not counted for this program but the interest that the resources generate will be prorated over 12 months and added to what you report as your monthly income. If your income is wages from work, AHIP will look at the gross (before taxes) amount. There is a \$20 disregard on all income for this program.

ADAP Plus Insurance Continuation (APIC)

APIC was started by the New York State Department of Health's AIDS Drug Assistance Program (ADAP) on July 1, 2000. This program pays health insurance premiums for people with HIV/AIDS who do not have Medicaid or do not meet the eligibility criteria for the AHIP Program. If you do not qualify for Medicaid or Medicaid's AHIP Program but you meet the eligibility criteria for ADAP (see below) you can file an application for APIC, which has the same financial eligibility criteria as the ADAP program.

AIDS Drug Assistance Program (ADAP)

For those who do not have Medicaid and are uninsured or underinsured, ADAP pays for the cost of many of the HIV medications as well as the psychotropic medications, vitamins, minerals and some nutritional supplements. ADAP Plus is ADAP's primary care program that pays for most of your health care costs (does **NOT** pay for emergency room visits or in-patient hospitalization). A third ADAP program, the HIV Home Care Program, pays for the cost of home care services but there is a \$30,000 lifetime cap. An individual can have an income of up to \$47,111 in gross (pre-tax) annual income. A household of two can earn up to \$63,380 and a family of three or more has a limit of \$79,649. The resource limit for any family size is \$25,000. Federally recognized retirement accounts are **not** counted. ADAP has a toll free number which is 1-800-542-2437.

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Food Stamps

If you receive Public Assistance you will automatically receive Food Stamps. If you do not receive Public Assistance, you will have to file a Food Stamp application at a Food Stamp office. Individuals can receive a monthly Food Stamp credit of up to \$200. Families can receive more. There is no resource limit. If you wish to review your possible Food Stamp budget you can call Food Change: 212-894-8094.

The above resource and income limits are based on individual levels unless otherwise noted. Burial funds of up to \$1,500 and your primary residence are not counted towards eligibility for SSI, Medicaid and Public Assistance.

If you have any questions or require additional information, please visit us in the 4th floor, during walk in hours: Tuesdays and Thursdays between 10 AM and 1 PM. You can also call the GMHC Client Advocacy Helpline at 212-367-1125, open every Wednesday from 2:00PM to 5:30PM, or the Medicare Helpline at 212-367-1136, Mondays from 3:00PM to 5:30PM. The GMHC HotLine is 212-807-6655 or 800-243-7692.

To become a client of GMHC come to 5th floor, 119 West 24th Street with medical documentation such as letter of diagnosis from doctor confirming HIV status. The hours for registration are as follows: Mondays – 11:00AM-4:00PM; Tuesdays – 10:00AM-1:30PM; Wednesdays–4:00PM-6:30PM & Thursdays– 10:00AM-12:30PM.