

SSI – Supplemental Security Income & SSDI – Social Security Disability Insurance Grid

	Health Insurance	Earned Income	Unearned Income	Resources
<p>SSI – Supplemental Security Income</p> <p>Full Federal Benefit Rate</p> <p>2018 - \$750/mo – Individual 2019 - \$771/mo - individual</p> <p>2018 - \$1,125/mo- Couple 2019 - \$1,157/mo - Couple</p>	<p>Medicaid</p>	<p>First \$85 is excluded (assuming no unearned income is received)</p> <p>After exclusions, for every two dollars earned, SSI payment is reduced by one dollar</p> <p>Two months retrospective accounting, i.e., what is paid in June will not reduce SSI payment until September</p> <p>Work incentives will reduce “COUNTABLE” earned income</p>	<p>Reduces benefit dollar for dollar after the \$20 general income exclusion is deducted</p> <p>SSI is NOT COUNTED as unearned income</p> <p>SSDI IS counted as unearned income</p>	<p>Countable resource limit of \$2000.00</p> <p>Some common resource exclusions</p> <ul style="list-style-type: none"> -home person lives in -one car -medical equipment -property essential to self support -final expenses with irrevocable assignment to final home -burial space & stone -resources placed in a Special Needs Trust or ABLE Account
<p>SSDI – Social Security Disability Insurance</p> <p>Three kinds:</p> <ul style="list-style-type: none"> -Disabled Worker -Disabled Adult Child or Childhood Disability Beneficiary (CDB) -Disabled Widow or Widower 	<p>24 month waiting period for Medicare</p> <p>If previously receiving SSI for 24 months; most are eligible for Medicaid through “Pass Through”</p>	<p>SSDI is a form of wage replacement – after Trial Work Period, if countable gross earned income is consistently above SGA, SSDI payment will be suspended and eventually terminated</p> <p>Trial Work Period – TWP</p> <p>2018 –Exceeds \$850/month (gross) 2019 –Exceeds \$880/month (gross)</p> <p>Substantial Gainful Activity - SGA</p> <p>2018- \$1,180/\$1,970*/month (gross) 2019 - \$1,220/\$2,040/month (gross)</p> <p>*for beneficiaries who are statutorily blind by SSA’s definition</p>	<p>Typically no impact on benefit</p> <p>Some forms of public disability benefits like worker’s comp cause an “offset” to DI benefits. There are a few exceptions to this rule.</p>	<p>No impact on SSDI benefit</p> <p>If qualify for Medicare Savings Program due to limited income, there is a resource limit but higher than \$2000.00. Depending on income, helps to pay for Part B Medicare premium, Part D prescription premium, co-pays and deductibles.</p>