

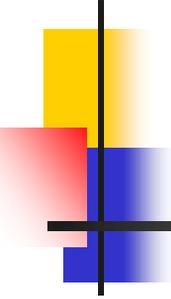
SUPPLEMENTAL SECURITY INCOME (SSI) FOR ADULTS AND CHILDREN:

- **How to Get SSI and Medical Assistance, Go to Work...and Live to Tell About It**

Michael Dalto

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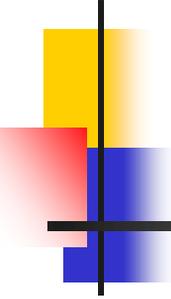
2022



Who's Eligible for Supplemental Security Income (SSI)?

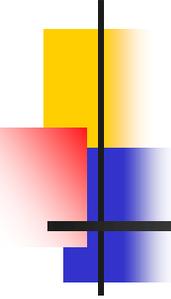
People who are:

- Disabled and any age (you can also qualify if you're at least 65 years old, even if you're not disabled), AND
- U. S. citizens or legal aliens who meet certain requirements, AND
- Have income and resources (assets) below certain limits



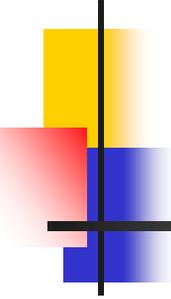
How Disabled is “Disabled”?

- An **adult** must have a severe disability that has lasted (or is expected to last) at least 12 months, or is expected to result in death.
- The disability has to prevent the person from doing “substantial” work (usually, earning \$1,350/month or more in 2022, but sometimes earnings may be higher and the person may still qualify for SSI).
- A blind person (who has vision no better than 20/200 in the better eye with glasses, or has a field of vision no greater than 20 degrees) is not subject to the “substantial” work test.



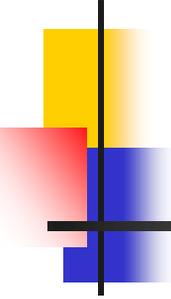
How Disabled is “Disabled”?

- A **child** must have a severe disability that has lasted (or is expected to last) at least 12 months, or is expected to result in death.
- The disability has to cause “marked and severe functional limitations”.



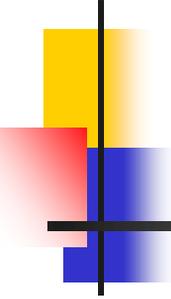
What's the Income Limit?

- It depends on the kind of income the person gets.
- If the person has only “unearned” income (such as Social Security checks or pensions), the income must usually be under \$861/month (in 2022).
- If the person has only “earned” income (like wages or earnings from self-employment), the earnings (before taxes) must usually be under \$1,767/month (in 2022) AFTER SSI payments have started.



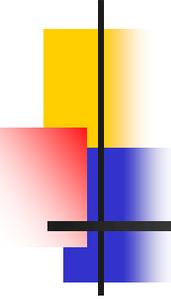
Does Parents' Income Count?

- If a child under age 18 lives with parent (or parents), a portion of the parents' income counts as if it were the child's.
- This is called "deeming".
- Most children under age 18 are not eligible for SSI because of parents' income.
- Once a child turns 18 (and becomes an adult), the parents' income no longer counts.



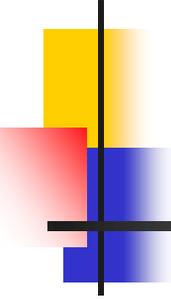
What's the Resource Limit?

- \$2000
- That includes cash, bank accounts, stocks, bonds, investments, whole life insurance, retirement accounts, and property (but not the home you live in)
- SSI does NOT count:
 - The home the person lives in
 - One motor vehicle
 - Life insurance with no cash value (like term insurance)
 - Certain burial funds
 - Special needs trusts
 - Property used for a job or business
 - Up to \$100,000 in an ABLE account



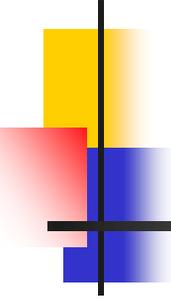
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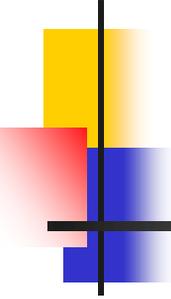
What Is an ABLE Account?

- ABLE accounts are special accounts set up by or for people with significant disabilities that began before age 26 (though the person may be 26 or older when the account is set up)
- The first \$100,000 in an ABLE account does not count as a resource for SSI and Medical Assistance
- Up to \$16,000/year may be deposited into an ABLE account, and contributions up to that amount are not taxable



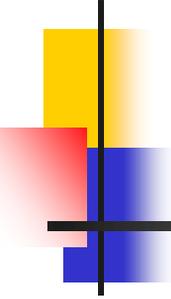
What Is an ABLE Account?

- Funds in ABLE accounts may be used to pay for:
 - Education
 - Housing
 - Transportation
 - Employment training and support
 - Assistive technology and personal support services
 - Health, prevention and wellness



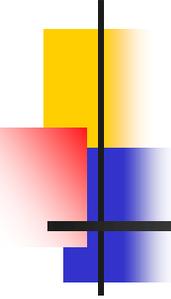
What Is an ABLE Account?

- Funds in ABLE accounts may be used to pay for:
 - Financial management and administrative services
 - Legal fees
 - Expenses for oversight and monitoring
 - Funeral and burial expenses, and
 - Other expenses approved by the IRS in the future



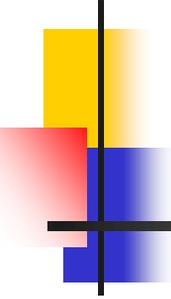
What Is an ABLE Account?

- Funds that remain in an ABLE account when the person with a disability dies are NOT generally claimed by the State of Maryland.
- An ABLE account can be opened in any state that allows out-of-state residents to participate.
- ABLE programs provide choices of investment options and fees
- Maryland's ABLE accounts became available on November 28, 2017.
- For more information, see ablenrc.org



What's the Most SSI a Person Can Get?

- \$841/month for an unmarried person (in 2022)
- An adult needs to be paying for food and shelter to get the full amount. If an adult doesn't pay for food and shelter, the most SSI they can get is \$560.67/month (in 2022).
- A child (under age 18) who lives with parent (or parents) doesn't usually need to pay for food and shelter, BUT parents' income may reduce their SSI.
- A person who has other income (besides SSI) usually receives less than the maximum SSI amount.

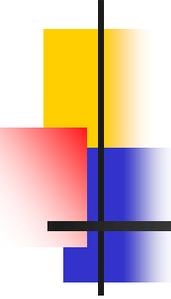


How Can an Adult Who Receives \$560.67/Month SSI Have SSI Increased to \$841/Month?

- By paying for their fair share of food and shelter costs
- If the person lives with family as part of a group “economic unit”, they must pay their share of household food and shelter costs (e.g., if the family includes 3 people, the person must pay 1/3).

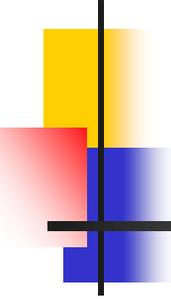
How Can a Person Who Receives \$560.67/Month SSI Have SSI Increased to \$841/Month?

- If the person lives with family, but as a separate economic unit (e.g., as a boarder), then they must pay the amount for food and shelter that the family would charge an unrelated boarder.
- Use SSA 8006 form to document:
www.reginfo.gov/public/do/DownloadDocument?objectID=50078503



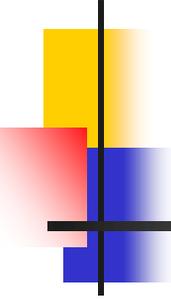
What Medical Coverage Does a Person Get With SSI?

- Medical Assistance (Medicaid)
- Medical Assistance covers most medical expenses and the person pays nothing except a very small co-payment for prescriptions (\$3.00+ for name brand drugs; \$1.00+ for generic drugs in 2022)
- The person has to find health care providers who accept Medical Assistance



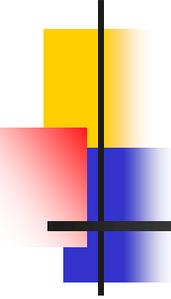
What Medical Coverage Does a Person Get With SSI?

- If the person has other insurance, Medical Assistance can sometimes cover some costs that the other insurance does not
- The person gets Medical Assistance automatically if she has any amount of SSI (even just \$1 a month)



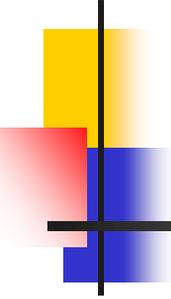
How Do You Apply for SSI?

- Call 1-800-772-1213 (voice) or 1-800-325-0778 (TTY) to make an appointment to apply by phone (after pandemic, can apply in person)
- Some forms to be completed:
 - SSA 8000 (SSI Application)
(<https://omb.report/icr/201907-0960-001/doc/93165601>)
 - SSA 3368 (Disability Report – Adult)
(<https://www.ssa.gov/forms/ssa-3368.pdf>)
OR
 - SSA 3820 (Disability Report – Child)
(<https://www.ssa.gov/forms/ssa-3820.pdf>)
 - SSA 827 (Authorization to Release Information)
(<https://www.ssa.gov/forms/ssa-827.pdf>)



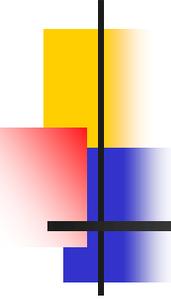
How Do You Apply for SSI?

- You can now file for SSI online at <https://www.ssa.gov/benefits/ssi/>, but only if you:
 - Are between the ages of 18 and 65;
 - Have never been married;
 - Aren't blind;
 - Are a U.S. citizen residing in one of the fifty states, District of Columbia, or the Northern Mariana Islands;
 - Haven't applied for or received SSI benefits in the past; and
 - Are applying for Social Security Disability Insurance at the same time as your SSI claim.



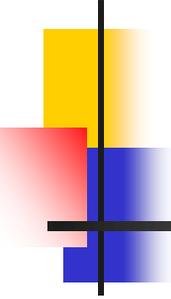
Is It Easier to Qualify Once You're 18?

- Sometimes.
- When a child (under age 18) applies, some of their parents' income and resources are counted. This makes many children ineligible.
- Once a person is 18, only their own income and resources are counted.
- A child who gets SSI before age 18 has to undergo a "redetermination" around age 18 to see if they can keep SSI. This is because the disability standards for adults are different than those for children.



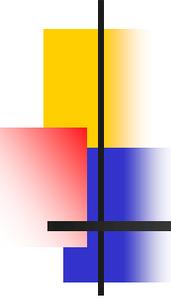
What are Some Tips to Help Get SSI Approved More Quickly?

1. If you can, fill out forms that Social Security sends you before your appointment.
2. When you fill out forms, focus on how the disability limits your son's or daughter's activities, especially (for an adult) the ability to work (such as standing, walking, lifting, handling, seeing, hearing, speaking, understanding and following instructions, etc.).



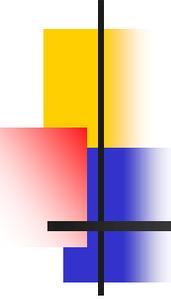
What are Some Tips to Help Get SSI Approved More Quickly?

3. Get as many school and medical records as you can that explain your son's or daughter's disability. Social Security may tell you that you don't need to provide these, but it can speed up processing a lot if you do.
4. If Social Security needs more information, give it to them as soon as possible.



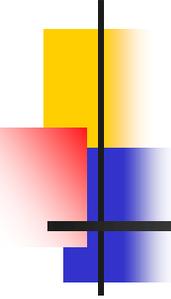
What are Some Tips to Help Get SSI Approved More Quickly?

5. After Social Security has sent the application to Disability Determination Services (DDS) to review the disability, contact the DDS examiner to see if they need anything else to make a decision. Call 410-308-4350 to get the name and number of the examiner who has the file.
6. If they schedule you for an appointment for a medical evaluation, keep the appointment.



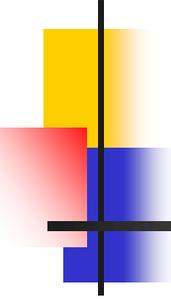
What are Some Tips to Help Get SSI Approved More Quickly?

7. KEEP COPIES OF ANYTHING YOU GIVE TO SOCIAL SECURITY, AND ANY LETTERS OR FORMS THEY SEND YOU.
8. GET A RECEIPT FROM SOCIAL SECURITY ANY TIME YOU GIVE THEM ANYTHING.



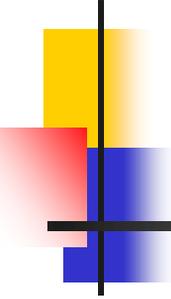
What Should You Do If You're Denied?

- **APPEAL** within 60 days
- Use the SSA 861 (Request for Reconsideration form)
(<https://www.ssa.gov/forms/ssa-561.pdf>)
- Get more (or better) records to prove the disability, if possible
- If you're denied again, **APPEAL AGAIN**
- More than half of SSI applications that are denied the first time are approved the third time (the second level of appeal)



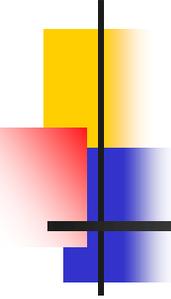
What Happens if You Get SSI and Go to Work?

- When you get SSI and start work, your SSI may be affected, but
- SSI offers some safety nets called “work incentives” that limit the effect of work on your benefits.



First Net: Earn Money and Keep Both SSI and Medical Assistance

- You can work and keep at least some of your SSI check until you earn above a certain amount. The amount you can earn depends on how much SSI you got before starting work.
- A person who starts out with \$841/month SSI can earn up to \$1,766/month gross wages and still get \$1 of SSI. Along with SSI you keep Medical Assistance (Medicaid).
- If you get SSI, you always have more money if you work than if you don't. This is because SSI is reduced by less than half the amount of earnings.



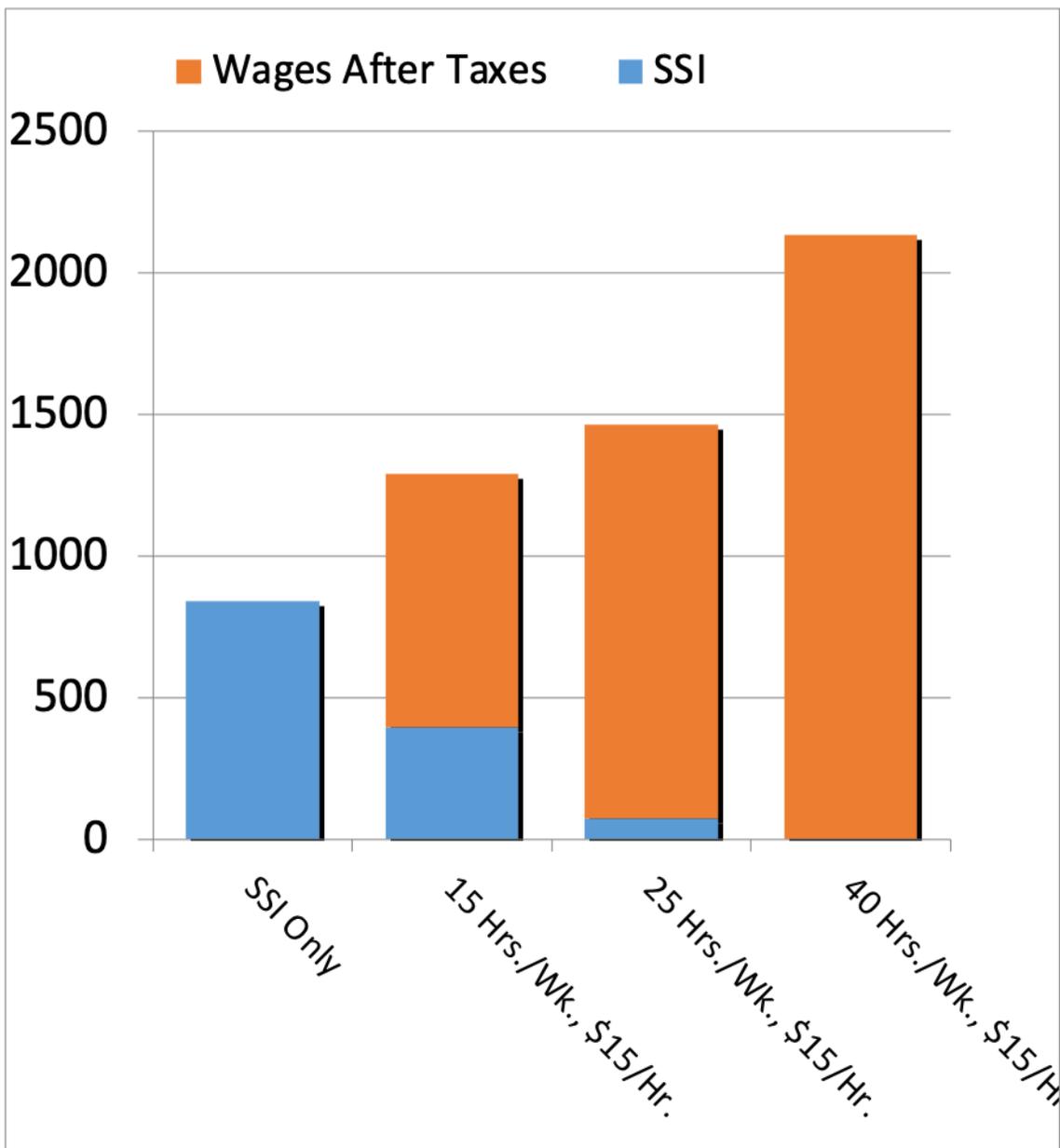
First Net: Earn Money and Keep Both SSI and Medical Assistance

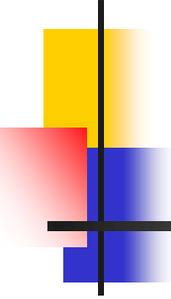
Example:

- Marshawn started out getting only SSI (\$841/month).
- He started working 15 hours a week and earning \$15/hour.
- Next, he worked 25 hours a week and still earned \$15/hour.
- Finally, he worked 40 hours a week and still earned \$15/hour.

First Net: Earn Money and Keep Both SSI and Medical Assistance

Example:



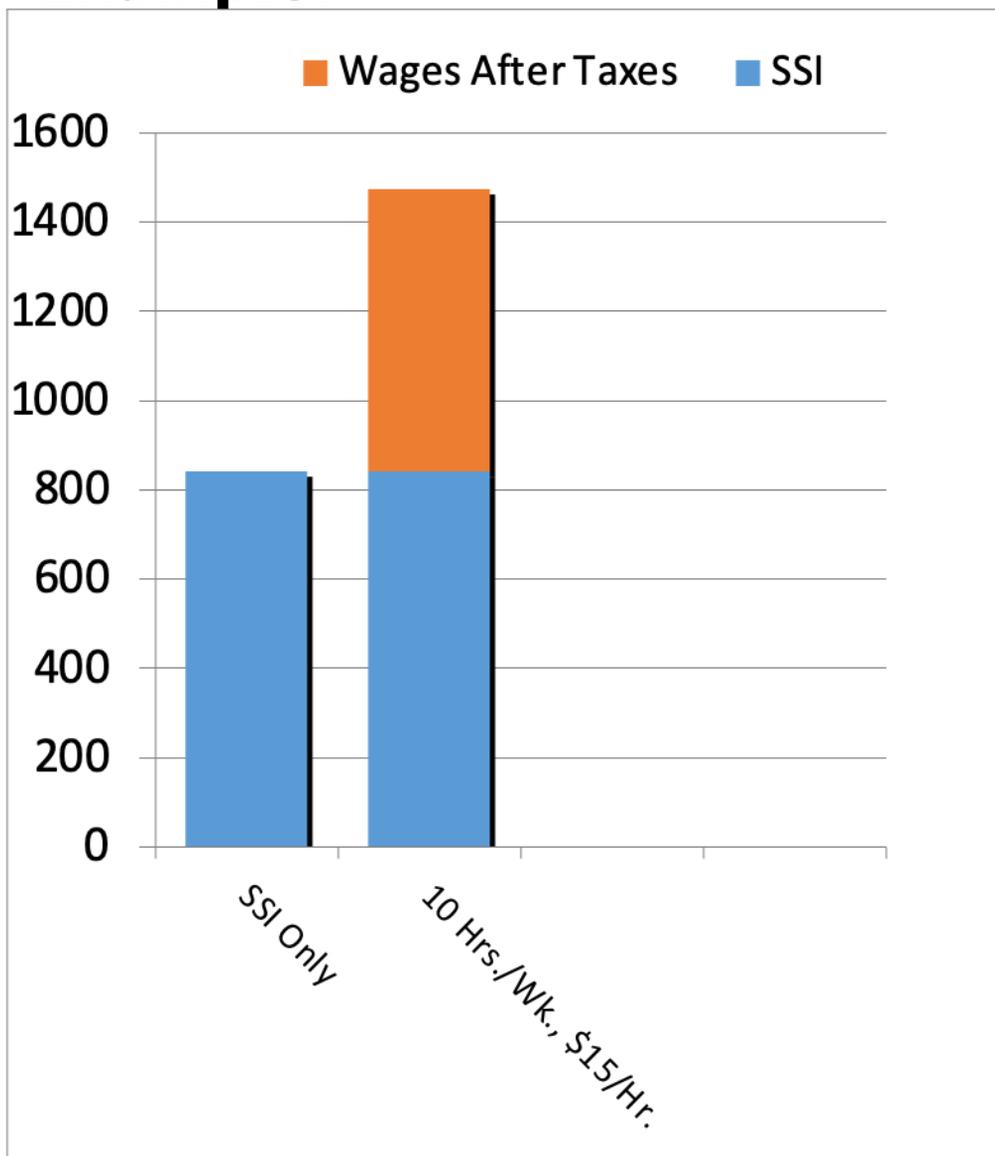


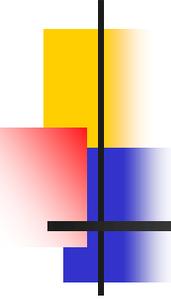
Second Net: Keep More SSI with Work Incentives

- If you get SSI and go to work, you may be able to keep higher SSI payments if you:
 - Are a student under age 22 (Student Earned Income Exclusion),
 - Student Earned Income Exclusion lets an eligible student earn up to \$8,230/year in wages and NOT HAVE SSI REDUCED

Second Net: Keep More SSI with Work Incentives

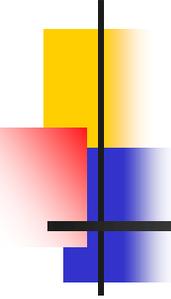
Student Earned Income Exclusion Example:





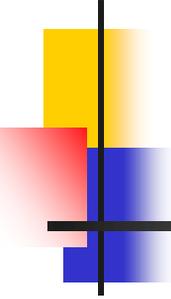
Second Net: Keep More SSI with Work Incentives

- If you get SSI and go to work, but you're not a student under age 22, you may be able to keep higher SSI payments if you:
 - Pay for disability-related expenses needed for work (Impairment Related Work Expenses),
 - Are blind and pay for **any** work-related expenses (Blind Work Expenses),



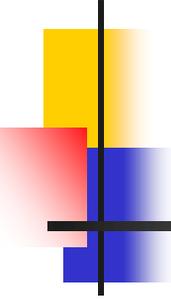
Second Net: Keep More SSI with Work Incentives

- If you get SSI and go to work, but you are not a student under age 22, you may be able to keep higher SSI payments if you:
 - Have an agreement with Social Security to pay for expenses to reach a work goal with money that would otherwise reduce your SSI check (Plan for Achieving Self Support)



Third Net: Keep Medicaid When You Lose SSI Checks Due to Work

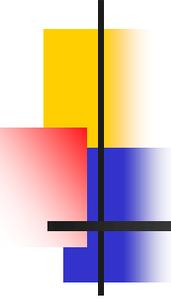
- If you earn enough to reduce your SSI checks to \$0, you may usually still keep Medical Assistance (Medicaid). A rule called “1619-B” lets you keep Medicaid and stay on the SSI benefit rolls.
- If your earnings later drop, or you stop working, you can get SSI checks back simply by calling Social Security. You don’t need to reapply.



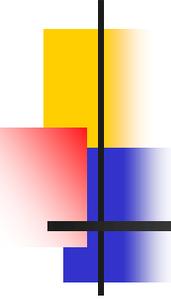
Third Net: Keep Medicaid When You Lose SSI Checks Due to Work

- To qualify for 1619-B, you must:
 - Have earnings below \$46,852/year (in 2022), or below a higher limit if you have high medical or work-related expenses or get publicly-funded attendant care
 - Keep your resources (assets) below \$2,000 (or \$3,000 for a married couple)
 - Continue to need Medicaid (you can meet this requirement just by using Medicaid at least once a year)
 - Not have other reasons for losing SSI besides earnings

Wait a Minute! What About Social Security Disability?

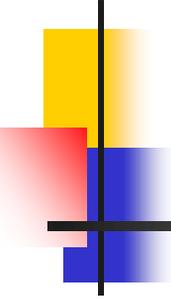


- Social Security Disability checks are different from SSI. To qualify, you must:
 - Meet the same disability criteria as for SSI, and
 - Have worked and paid Social Security taxes long enough, or in some cases, have a parent or deceased spouse who paid Social Security taxes.



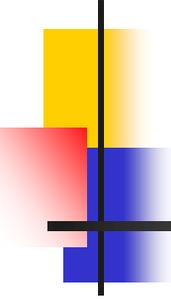
Applying for Social Security Disability

- Apply on line at <https://secure.ssa.gov/iClaim/dib>



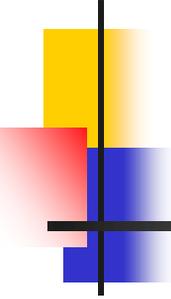
Social Security Disability & Medicare

- After you've been eligible for Social Security Disability for 2 years, you can get medical insurance called Medicare.



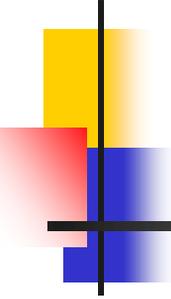
When Would Someone Switch from SSI to Social Security Disability?

- A person who gets SSI and works could pay Social Security taxes long enough to be “insured” and qualify for SSDI. Depending on the age s/he became disabled, the person may usually qualify for SSDI by working 1-1/2 – 5 years.
- An adult on SSI whose disability occurred before age 22 could qualify for CDB if his/her parent retired, became disabled or died.



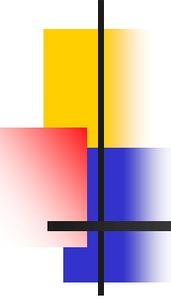
What Happens If You Switch from SSI to Social Security Disability?

- If you switch to SSDI and your check is low enough, you may receive a partial SSI check in addition.
- If you switch to SSDI and your check is high enough, you will lose SSI and Medical Assistance. **But if you are working, you can keep Medical Assistance through the Employed Individuals with Disabilities Program.**



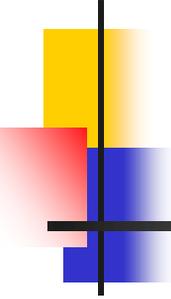
What Happens If You Switch from SSI to Social Security Disability?

- If you switch to a Childhood Disability Benefit (CDB), and your benefit is low enough, you can still receive a partial SSI check.
- If you switch to CDB, you usually keep your Medical Assistance, even if you lose your SSI checks.



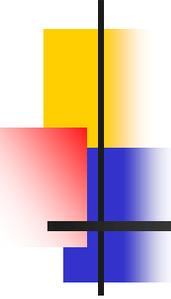
Are There Safety Nets If You Get Social Security Disability and Work?

- Yes. There are safety nets that let you:
 - Earn a certain amount of money and keep SSDI (and Medicare),
 - Get SSDI back quickly and easily if you lose it due to work and then lose your job, and
 - Keep Medicare for years (or permanently) if you lose SSDI due to work.



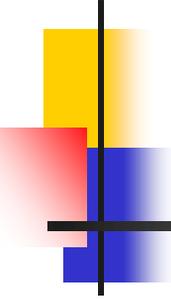
Are There Safety Nets If You Get Social Security Disability and Work?

- Yes. You can get more information from a benefits counselor.
- Contact the **Ticket to Work Helpline** at 1-866-968-7842. They can refer you to the Maryland Work Incentives Network, or



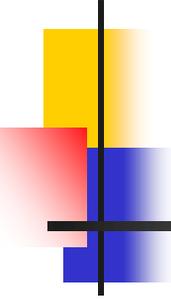
Are There Safety Nets If You Get Social Security Disability and Work?

- Apply for services from the **Division of Rehabilitation Services (DORS)**. DORS can pay for benefits counseling.
- For the nearest DORS office, see <http://www.dors.state.md.us/DORS/AboutDORS/DORSLocations/default>



Employed Individuals with Disabilities (EID) Program

- The **Employed Individuals with Disabilities (EID) Program** lets you get Medical Assistance if you:
 - Have a disability that meets Social Security's criteria
 - Are 18 – 64 years old
 - Work for pay
 - Meet a very high income limit
 - Meet the asset limit (\$10,000 for an unmarried individual; \$15,000 for a married couple)



Employed Individuals with Disabilities (EID) Program

- Medical Assistance provides comprehensive health coverage if you have no other insurance.
- If you have Medicare, Medical Assistance can save you \$1,000 - \$12,000 a year on medical costs.
- If you have private insurance, Medical Assistance can supplement it.
- Monthly premiums for EID range from \$0 - \$55