

SSI/ Medicaid Frequently Asked Questions

The figures listed below are for the 2016 calendar year

1. What is the difference between SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance)?

SSI

- If the onset of the disability was prior to the age of 22 you may be eligible for SSI
- If the onset of your disability is prior to the age of 22, and your parents are retired, disabled, or deceased you may be eligible for SSDI on your parent's account
- \$1 of SSI automatically gets you Medicaid

2. Why is it so important to obtain Medicaid benefits?

Medicaid is the funding source for most programs at OPWDD agencies. If you are interested in having your child attend a Day Program, Workshop, Supported Employment Service or a placement into community residence, you will need a Medicaid and a Medical Service Coordinator who will enroll you in the Medicaid Waiver.

3. What can I do if my child's resources exceed the \$2,000 limit?

- Supplemental Needs Trust
- Pre-Need Funeral Agreement
- Spend the Money

4. What happens if my son or daughter starts working?

SSI

- Earnings of \$820 per month, no more than \$2k per year in assets not including home and vehicle
- SSI benefits fluctuate based upon other income
- To avoid an SSI overpayment, you must contact the SSI office immediately and provide pay stubs so an adjustment can be made. Always obtain a receipt and keep copies
- If wages are such that the cash benefit is lost, full Medicaid coverage can continue under 1619B

SSDI

- Unlike SSI, SSDI is an all or nothing benefit
- Substantial Gainful Activity Rule – Gross Wages cannot be more than \$1130 per month during the application process only
- If approved for SSDI and earnings are above \$810 per month, this is considered a trial work month
- During the trial work month the benefit continues. A trial work period is triggered if earnings are over \$810 per month for 9 months within a 60 month rolling period
- To avoid an overpayment, you should submit pay stubs. Always obtain a receipt and keep copies

Medicaid

- Earnings of \$825 per month, no more than \$14,880 per year in assets not including home and vehicle

Medicaid By-in Program

- Working disabled individuals can earn up to \$60,420 per year for an individual and can meet the Medicaid requirement by paying a premium.

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Government Benefit Questions

The figures listed below are for the 2016 calendar year

Benefits Received as of Right

*No Income or Resource Limitations
(Resource means assets)*

Social Security Disability (SSD)

Social Security Adult Disabled Child of Retired/Disabled Parent

(if onset of disability is prior to age 22)

Social Security of Deceased Parent

(if onset of disability is prior to age 22)

Medicare

(after 24 months on SSD)

Benefits Needs Based

*Income and Resource Limitations
(Resource means assets)*

Supplemental Security Income (SSI)

- Income Limitation is \$1,551 a month in gross wages
- Unearned Income \$781
- Asset Limitation is \$2,000
- Benefit in NY is \$820 per month

Medicaid

- Income Limitation is \$825
- Asset Limitation is \$14,880
- Pays for All Adult benefits for qualified individuals with disabilities
- Persons with Disabilities can qualify beginning at age 18