

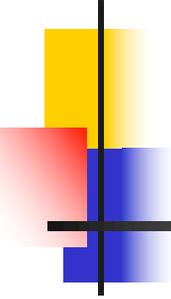
SUPPLEMENTAL SECURITY INCOME (SSI) AND WORK:

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

Michael Dalto

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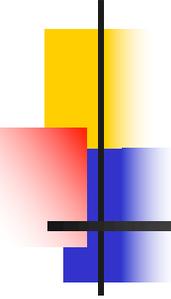
2022 & 2023



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

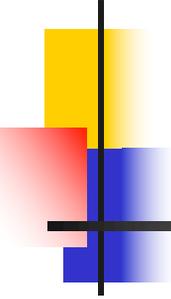
People who are:

- 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



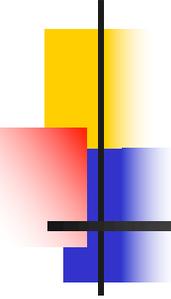
How Disabled is “Disabled”?

- 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 (\$1,470/month in 2023), 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.



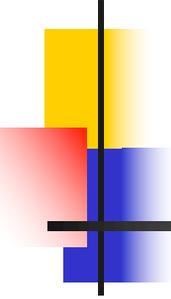
What's the Income Limit?

- 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 (under \$934/month in 2023).
- 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 (\$1,913/month in 2023) AFTER SSI payments have started.



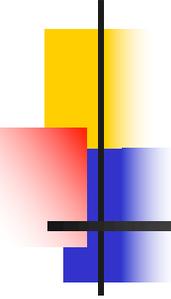
What's the Resource Limit?

- \$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



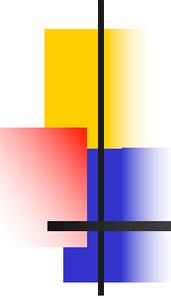
What Is an ABLE Account?

- 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



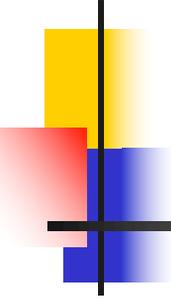
What Is an ABLE Account?

- 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



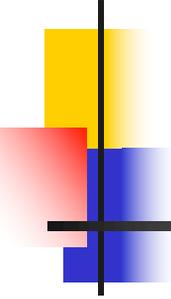
What Is an ABLE Account?

- 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



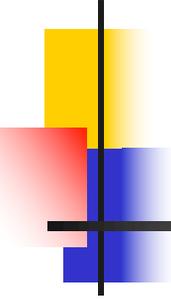
What's the Most SSI a Person Can Get?

- \$841/month for an unmarried person in 2022; \$914/month in 2023
- 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; \$609.33/month in 2023.
- A person who has other income (besides SSI) usually receives less than the maximum SSI amount.

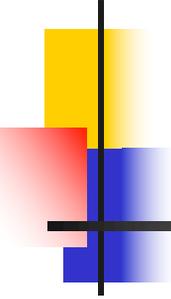
How Can an Adult Who Receives \$560.67/Month (or \$609.33) SSI Have SSI Increased to \$841/Month (or \$914)?

- 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 (or \$609.33) SSI Have SSI Increased to \$841/Month (or \$914)?

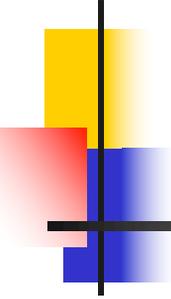


- If the person lives with family, but as a separate economic unit (e.g., as a boarder), then they must pay the amount for food and shelter that the family would charge an unrelated boarder.
- Use SSA 8006 form to document:
www.reginfo.gov/public/do/DownloadDocument?objectID=50078503



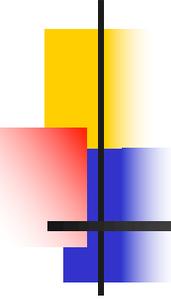
What Medical Coverage Does a Person Get With SSI?

- 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



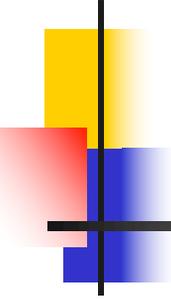
What Medical Coverage Does a Person Get With SSI?

- 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)



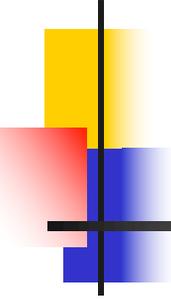
What Happens if You Get SSI and Go to Work?

- 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 (or \$914/month) can earn up to \$1,766/month (or \$1,912/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.



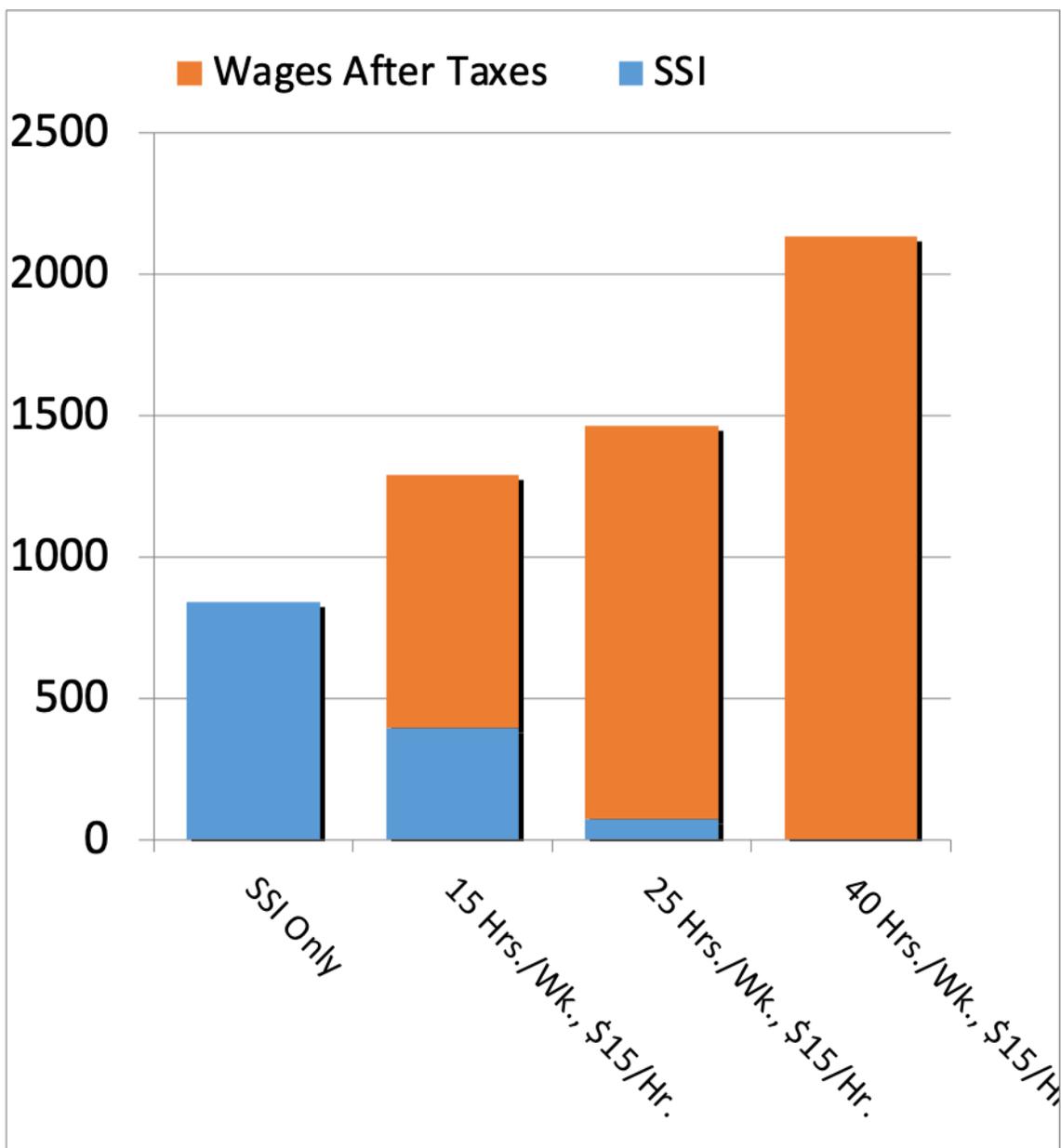
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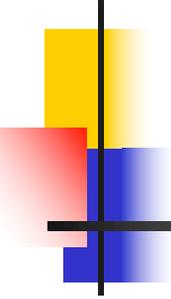
Example:

- 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:



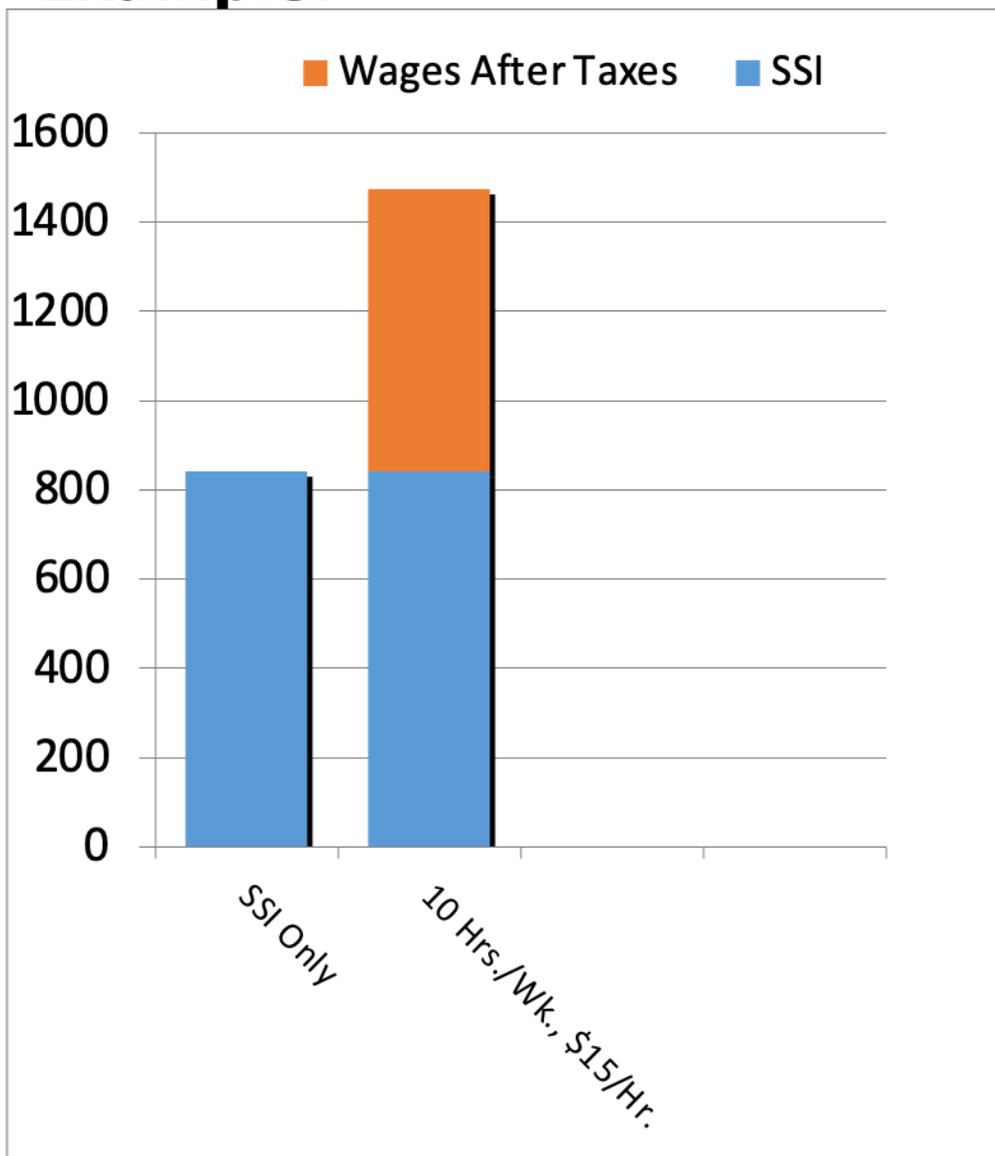


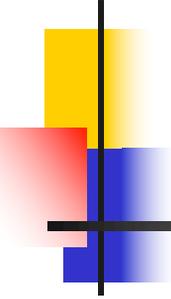
Second Net: Keep More SSI with Work Incentives

- 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 in 2022 (\$8,950/year in 2023) and NOT HAVE SSI REDUCED

Second Net: Keep More SSI with Work Incentives

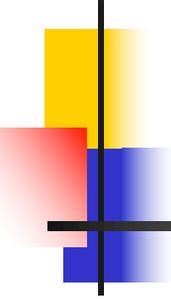
Student Earned Income Exclusion Example:





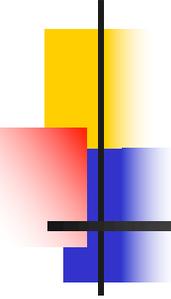
Second Net: Keep More SSI with Work Incentives

- 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),



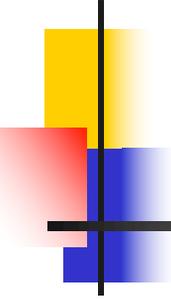
Second Net: Keep More SSI with Work Incentives

- 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