

## Supplemental Security Income and *Working Healthy/WORK*

In most instances persons receiving **Supplemental Security Income (SSI)** would not realize any real benefit from ***Working Healthy/WORK***. An SSI recipient automatically receives Medicaid benefits, without a spenddown or premium, making *Working Healthy* unnecessary. *WORK* was designed to provide *Working Healthy* recipients with the same services that SSI recipients receive on **Home and Community Based Services (HCBS) Waivers**.

Once an individual works enough to become ineligible for SSI cash benefits and health care, he/she may benefit from *Working Healthy* and *WORK*; however it is always a good idea to discuss options with a Benefits Specialist before making any decisions.

Below are some questions and answers regarding SSI, *Working Healthy* and *WORK*.

### **1. If I am eligible for SSI and I am eligible for HCBS Waiver services, can I choose to enroll in *Working Healthy/WORK* instead?**

You do not need *Working Healthy/WORK* if you are eligible for SSI.

### **2. Why not?**

When you are eligible to receive SSI, you have a Social Security disability determination, which entitles you to:

- full Medicaid coverage, including prescription drug coverage, without having to meet a spend down or pay a premium; and
- HCBS services without paying a client obligation (if you meet an HCBS level of care).

### **3. How can I become eligible for *Working Healthy* and *WORK*?**

First it might be good to understand how SSI works.

To be financially eligible for SSI:

- your countable income must be less than the **Federal Benefit Rate (FBR)**, \$674 for an individual and \$1011 for a couple in 2011; and
- your resources must not exceed \$2,000 (\$3,000 for a couple).

You may eventually be SSI eligible through the **1619(a)** provision, a Social Security work incentive that allows you to have earned income over the Substantial Gainful Activity (SGA) amount (\$1000 per month; \$1640 per month if blind or visually impaired) without losing your continuing eligibility for some SSI cash benefit.

To be financially eligible for 1619(a), you must:

- have been eligible for and received an SSI payment based on disability for at least one month before you began working at the SGA level;
- still be disabled; and
- meet all other eligibility rules, including the income and resources tests.

**For example:** An individual is eligible for the full SSI cash benefit of \$674 and has no earned income. He begins to work and earns more than \$1000 (SGA in 2011), but less than the **Break Even** point. This individual will still receive some SSI, however not \$674 (The **Break Even** point in 2011 for a person receiving the maximum amount of SSI is \$1,433.)

**A second example:** An individual is eligible for \$487 SSI and \$207 **Social Security Disability Insurance (SSDI)**, and has no earned income. She goes to work and earns more than \$1000 but less than \$1,433, assuming she still has her SSDI Trial Work Period and Grace Period, she will be eligible for Medicaid under **1619(b)**, a work incentive which allows one to maintain Medicaid coverage if earnings alone causes SSI cash ineligibility. She will eventually lose SSDI if earnings continue above the SGA level and she may re-qualify for SSI if earnings continue to be less than the Break Even point.

To qualify for the 1619(b) work incentive, a person must:

- have been eligible for an SSI cash payment for at least one month;
- still meet the disability requirements;
- lose SSI cash eligibility solely because of earned income;
- need Medicaid in order to work; and
- have gross earned income which is below the state or individual threshold level.

**For example:** An individual is eligible for the full SSI cash benefit of \$674 and has no earned income. He begins to work and earns \$1,459. He is now earning more than the Break Even point. He will not receive an SSI cash benefit, but he may continue to be eligible for Medicaid.

**A second example:** An individual is eligible for \$487 SSI and \$207 SSDI, and has no earned income. She begins working and earns \$1,050. She is now earning more than her Break Even point. Her SSI cash benefit will stop, but she may continue to be eligible for Medicaid.

#### **4. Alright, but how can I become eligible for *Working Healthy* and *WORK*?**

- You would need to earn enough money to lose your SSI cash benefit and 1619(b) status. Generally, this means earning more than the state threshold (\$34,070 in 2011) or an individualized threshold. However, it is best to talk to the *Working*

*Healthy* Benefits Specialist in your region to find out how much you will have to earn to lose your SSI cash benefit and 1619(b) status.

- You can lose your SSI status in another way; by saving more than \$2,000 (\$3,000 for a couple). **Warning: If you do this, you must make sure that you are making enough income each month to live on.**

## **5. Why wouldn't I want to do this?**

Earning money may cause you to lose your SSI eligibility completely. If you stop working, Social Security may look at the number of quarters that you work, and you may be eligible for SSDI at an amount that makes you ineligible for SSI. **Social Security Disability Insurance (SSDI)** is federal disability insurance for people who are or become disabled and have been employed or had a parent or spouse who has been employed. The amount you receive each month is based on how long you or your parent or spouse worked, and how much was earned.

If you receive SSDI only, you may be eligible for Medicaid, but you also may have a spenddown or client obligation. **Remember, when you receive SSI, you also receive Medicaid without a spenddown or client obligation.**

## **6. Couldn't I just apply for SSI again?**

You may, but if your SSDI + \$20.00 is greater than the SSI Federal Benefit Rate (\$674 in 2011), you will not be eligible for SSI.

## **7. Will I always have a client obligation or spenddown if I only receive SSDI?**

Yes, unless you are employed or become employed and enroll in *Working Healthy*.

## **8. What are the benefits of enrolling in *Working Healthy*?**

*Working Healthy* benefits include:

- no spenddown or client obligation;
- ability to earn countable income up to 300% of the Federal Poverty Level (FPL);
- savings up to \$15,000;
- Medicaid (except for prescription drug coverage if you also have Medicare) without meeting a spenddown or client obligation, though there may be a monthly premium to pay;
- payment of your Medicare Part B premium (\$115.40 per month); and
- help with Medicare Part D premiums, lower co-pays, and no gap in coverage.

## **9. Am I also eligible for *WORK*?**

You are eligible for *WORK* if you demonstrate the same level of care as people on waivers, and need personal assistance services to live and work in the community.

## **10. What are the benefits of *WORK*?**

If you are eligible for *WORK*, you will:

- receive a monthly allocation to pay for your personal assistance services;
- have access for up to \$7,500.00 per year for Assistive Technology if medically necessary and needed to maintain independence and employment; and
- have access to Independent Living Counseling services.