

SSI, SSDI, and Medicaid

SSI	SSDI	Medicaid
Supplemental Security Income	Social Security Disability Insurance	Payer of last resort for medical care, therapy, and medications for individuals/families with limited income
<p>Medical determination of eligibility – same as SSDI See Blue Book for criteria</p> <p>Means tested – For children, parents’ resources and income are considered. at 18, only the income and resources of the individual are considered (child support is countable income)</p>	<p>An adult dependent child – Same Medical determination of eligibility as SSI</p> <p>Most individuals start with SSI and then move to SSDI when parent retires. Concurrent beneficiaries have both SSDI and SSI</p>	<p>Medicaid is automatically enrolled for SSI recipients.</p> <p>Medicaid is needed for home and community based waivers (For children, parents can apply for a Deeming Waiver to waive the income limit for parents’ income.)</p>
<p>Maximum award \$914</p> <p>The award is initially 2/3 if the individual is living with their family.</p>	<p>Monthly cash benefit paid to individual who parent is:</p> <ul style="list-style-type: none"> • Deceased (survivor’s benefit) • Retired (and drawing SSA retirement) • Disabled (and drawing SSA disability) • Eligible on their own work credits • SSDI awards are based on the work credits; CDBs receive 50% of parent’s work record 	<p>Countable resources cannot exceed \$2000</p> <p>In the event that resources do exceed \$2000, Medicaid may be cut off or overpayments may require adjustments</p> <p>ABLE accounts and Special Needs Trusts are “safe havens” for resources</p>
<p>Apply online at www.ssa.gov or set an appointment for an interview, phone interview</p> <p>Adult Disability Report (form 3368) is the basis of the application</p>		
<p>If working, report income monthly. Review Red Book for possible incentives including 1619b and IRWEs</p>	<p>Phases of work incentives apply – see Red Book for all the rules</p>	