

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) Grid with 2025 Social Security Administration (SSA) Cost-of-Living Adjustment (COLA) Updates

Benefit	Health Insurance	Earned Income	Unearned Income	Resources
<p>SSI – Supplemental Security Income</p> <p>Full Federal Benefit Rate:</p> <ul style="list-style-type: none"> • Individual: <ul style="list-style-type: none"> ○ 2024: \$943/month ○ 2025: \$967/month • Couple: <ul style="list-style-type: none"> ○ 2024: \$1,415/month ○ 2025: \$1,450/month 	<p>Medicaid</p>	<p>First, \$85 is excluded (assuming no unearned income is received).</p> <p>After exclusions, for every two dollars earned, SSI payment is reduced by one dollar.</p> <p>Two months retrospective accounting, i.e., what is paid in June will not reduce SSI payment until September.</p> <p>Work incentives will reduce “COUNTABLE” earned income.</p>	<p>Reduces benefit dollar for dollar after the \$20 general income exclusion is deducted.</p> <p>SSI is not counted as unearned income.</p> <p>SSDI is counted as unearned income.</p>	<p>Countable resource limit of \$2,000.</p> <p>Some common resource exclusions:</p> <ul style="list-style-type: none"> • Home person lives in • One car • Medical equipment • Property essential to self-support • Final expenses with irrevocable assignment to funeral home • Burial space & stone • Resources placed in a Special Needs Trust or ABLE Account
<p>SSDI – Social Security Disability Insurance</p> <p>Three kinds:</p> <ol style="list-style-type: none"> 1. Disabled Worker 2. Disabled Adult Child or Childhood Disability Beneficiary (CDB) 3. Disabled Widow or Widower 	<p>24-month waiting period for Medicare</p> <p>CDB - If previously receiving SSI for previous 24 months; most are eligible for Medicaid through “Pass Through”</p>	<p>SSDI is a form of wage replacement. After Trial Work Period (TWP), if countable gross earned income is consistently above Substantial Gainful Activity (SGA), SSDI payment will be suspended and eventually terminated.</p> <p>TWP: 2024 –Exceeds \$1,110/month (gross) 2025 –Exceeds \$1,160/month (gross)</p> <p>SGA: 2024 - \$1,550/\$2,590*/month (gross) 2025 - \$1,620/\$2,700*/month (gross) *For beneficiaries who are statutorily blind by SSA’s definition.</p>	<p>Typically, no impact on benefit.</p> <p>Some forms of public disability benefits like worker’s comp cause an “offset” to Disability Insurance (DI) benefits.</p> <p>There are a few exceptions to this rule.</p>	<p>No impact on SSDI benefit.</p> <p>If qualifies for Medicare Savings Program due to limited income, there is a resource limit but higher than \$2,000.</p> <p>Depending on income, helps to pay for Part B Medicare premium, Part D prescription premium, co-pays, and deductibles.</p>