

	<b>Health Insurance</b>	<b>Earned Income</b>	<b>Unearned Income</b>	<b>Resources</b>
<p><b>SSI – Supplemental Security Income</b></p> <p>Full Federal Benefit Rate</p> <p>2019 - \$771/mo – individual 2020 - \$783/mo – individual</p> <p>2019 - \$1,157/mo – Couple 2020 - \$1,175/mo- Couple</p>	<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 <b>NOT COUNTED</b> as unearned income</p> <p>SSDI <b>IS counted</b> as unearned income</p>	<p>Countable resource limit of \$2000.00</p> <p>Some common resource exclusions</p> <ul style="list-style-type: none"> <li>-home person lives in</li> <li>-one car</li> <li>-medical equipment</li> <li>-property essential to self support</li> <li>-final expenses with irrevocable assignment to final home</li> <li>-burial space &amp; stone</li> <li>-resources placed in a Special Needs Trust or ABLE Account</li> </ul>
<p><b>SSDI – Social Security Disability Insurance</b></p> <p>Three kinds:</p> <ul style="list-style-type: none"> <li>-Disabled Worker</li> <li>-Disabled Adult Child or Childhood Disability Beneficiary (CDB)</li> <li>-Disabled Widow or Widower</li> </ul>	<p>24 month waiting period for Medicare</p> <p>If previously receiving SSI for 24 months; most are eligible for Medicaid through “Pass Through”</p>	<p>SSDI is a form of wage replacement – after Trial Work Period, if countable gross earned income is consistently above SGA, SSDI payment will be suspended and eventually terminated</p> <p>Trial Work Period – TWP</p> <p>2019 –Exceeds \$880/month (gross) 2020 – Exceeds \$910/month (gross)</p> <p>Substantial Gainful Activity - SGA</p> <p>2019 - \$1,220/\$2,040/month (gross) 2020 - \$1,260/\$2110/month (gross)</p> <p>*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 DI benefits. There are a few exceptions to this rule.</p>	<p>No impact on SSDI benefit</p> <p>If qualify for Medicare Savings Program due to limited income, there is a resource limit but higher than \$2000.00.</p> <p>Depending on income, helps to pay for Part B Medicare premium, Part D prescription premium, co-pays and deductibles.</p>