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|  | **Health Insurance** | **Earned Income** | **Unearned Income** | **Resources** |
| **SSI – Supplemental Security Income**  Full Federal Benefit Rate  2023 - $914/mo – individual  2024 - $943/mo – individual  2023 - $1,371/mo – Couple  2024 - $1,415/mo-Couple | Medicaid | First $85 is excluded (assuming no unearned income is received)  After exclusions, for every two dollars earned, SSI payment is reduced by one dollar  Two months retrospective accounting, i.e., what is paid in June will not reduce SSI payment until September  Work incentives will reduce “COUNTABLE” earned income | Reduces benefit dollar for dollar after the $20 general income exclusion is deducted  SSI is **NOT COUNTED** as unearned income  SSDI IS **counted** as unearned income | Countable resource limit of $2000.00  Some common resource exclusions  -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 |
| **SSDI – Social Security Disability Insurance**  Three kinds:  -Disabled Worker  -Disabled Adult Child or Childhood Disability Beneficiary (CDB) -Disabled Widow or Widower | 24 month waiting period for Medicare  CDB -  If previously receiving SSI for previous 24 months; most are eligible for Medicaid through “Pass Through” | 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  Trial Work Period – TWP  2023 –Exceeds $1,050/month (gross)  2024 –Exceeds $1,110/month (gross)  Substantial Gainful Activity - SGA  2023 - $1,470/$2,460\*/month (gross)  2024 - $1,550/$2,590\*/month (gross)  \*for beneficiaries who are statutorily blind by SSA’s definition | Typically, no impact on benefit  Some forms of public disability benefits like worker’s comp cause an “offset” to DI benefits. There are a few exceptions to this rule. | No impact on SSDI benefit  If qualify for Medicare Savings Program due to limited income, there is a resource limit but higher than $2000.00. Depending on income, helps to pay for Part B Medicare premium, Part D prescription premium, co-pays, and deductibles. |