



Benefits 101

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Who is eligible for SSDI and SSI?

- You must have a physical or psychiatric disability which can be documented by a qualified medical examiner. (Reviewed by the State Adjudication Department)
- You must **not** be able to engage in Substantial Gainful Activity (work). Substantial Gainful Activity in 2015 is earning \$1090 or \$1820 if blind
- Both **MUST** be true

What are the similarities ?

- SSDI and SSI are both programs that are administered by the Social Security Administration and have similar definitions of disability.

What are the differences?

- SSDI is an insurance-program.
- SSI is a program based on **financial** need.

What is Social Security Disability Insurance (SSDI)?

SSDI is an insurance program designed to help individuals who have been employed and paid Social Security taxes while working. (FICA).

Approval for benefits would also cover individual's spouse and their children if they are eligible.

What Is Supplemental Security Income (SSI)?

SSI is a benefit program for those who have a disability, are not eligible for SSDI and are impoverished based on SSA standards.

Eligibility for receiving SSDI

- Must meet Social Security's rule defining Disability.
- An individual must have earned enough work credits in their employment history.
- Individual must *NOT* be able to earn **Substantial Gainful Activity**.

What is Substantial Gainful Activity?

- SGA is the monthly **gross** earnings:
 - \$1090 for 2015
 - \$1,820 for individuals who are blind.

SSDI Restrictions?

- There is ***no*** resource limit for the purposes of SSDI.
- There are ***no*** unearned income limits.
- There ***are*** limits as to what you can **earn.**

Donald Trump could get SSDI

**Payment varies based on Work
Experience**

Medical Insurance on SSDI

➤ Medicare:

- After 24 payments of SSDI
- Co – Insurance Plan with Options

Eligibility for SSI

- Must meet the definition of Disabled.
- Must have limited income.
- Must have limited resources
- Must be U.S. Citizen or meet requirements for non-citizen.
- Must be resident of U.S.
- Must NOT be able to earn SGA.

SSI resources Limits

- \$2,000 in Assets (All Types of Assets)
 - Exclusions
 - The house that an individual lives in.
 - Household goods and personal property no longer has a limit.
 - One automobile, regardless of the value, is totally excluded as a resource.

What affects your SSI payment?

- Your living arrangement
- Earned Income
- Unearned Income
- Any thing that can readily be converted to cash and used for shelter, food, and clothing.
- Other Support

2015 Supplemental Security Income Rate

SSI Federal rate + New York State Allotment

Individual

- Alone: \$ 820.00
- With others: \$ 511.00

Can someone have both SSI and SSDI?

Yes. If SSDI is **less** than \$820.00 per month, then SSI will supplement to the maximum of \$820.00 for a single adult.

Example:

If your SSD is \$520.00

Then your SSI would be \$ 310.00

An individual will receive \$20 more in their SSI check.

Medical Insurance on SSI

➤ Medicaid

Confused between Medicaid and Medicare

We care for our disabled and elderly (Medicare)

We aid the poor (Medicaid)

Hint Medicaid account #'s have:

2 Letters 5 Numbers then a Letter (ex. MT12345X)

Now Let's get into more detail on Insurance

Medicare

- Part A (think hospitalization/catastrophic)
- Part B (think regular medical insurance)
- Part C (Advantage – Rolls together A-B-C)
- Part D (Drugs – Prescriptions)

CHOICES

- Straight Medicare
- Advantage Plans (HMO)
- Supplemental Plans

Medicare Savings Plan

- QMB – Roughly \$970
 - Pays your monthly \$104.90, all your co-insurance, prescriptions, Deductibles and co-payments
- SLIMB Just pays \$104.90 (can be dual insured)
- Q-1 Just Pays \$104.90 Can not be co-insured
 - Income roughly \$1,300

Medicaid

There are many ways to qualify

- Receive even \$1 in SSI
- Low Income (roughly \$845)
- Pay Spend down
- Be Receiving DAC benefits (Disabled Adult Child)
- MAGI eligible
- MBI – WPD
 - (Medicaid Buy In for Working People with Disabilities)

Social Security Basics

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