



Medina County

board of developmental disabilities



We are the community resource responsible for connecting, coordinating and funding vital services for individuals with developmental disabilities.

We help with everything from early intervention and education opportunities for children to employment and community inclusive living for adults.

About Us

Much of what we do goes beyond the walls of our facilities as we encourage individuals and families to be successful in the community.

Early Intervention (Ages 0-3)

Developmental Screenings, Physical Therapy, Speech Therapy, Parent Coaching, In-Home Support

Children (Ages 4-13)

Preschool, IEP Development, Educational Planning, Family Support, Therapies

Teen Transition (Ages 14-22)

Post Secondary Education, Employment Planning, Independent Living Skills

Adulthood (Ages 23 and up)

Employment Training, Housing Support, Transportation, Financial Planning

Community Inclusion

Recreational Opportunities, Community Volunteering

Aging

Health and Safety, Respite





Social Security and Medicaid Benefits for Individuals with Developmental Disabilities

Presenter: Kim Bernardi

Different Social Security Benefits

- **Social Security Supplemental Income-** Does not require work credits into Social Security. Maximum amount is \$783 for 2020 and \$794 2021
- **Social Security Disabled Adult Child-** Based off of parents work credits into Social Security. Parent must be retired, disabled or deceased.
- **Social Security Disabled Individual-** Based off of an individuals own work credits into Social Security

Social Security Supplemental Income SSI benefits

- Individual must have a qualifying disability
- Individual is not required to have a work history
- There is no waiting period once eligibility is established
- Earned and Unearned income will effect this benefit
- Resources must be below \$2,000 for an individual and \$3,000 for a couple
- Individual can have concurrent benefits
- Individual will automatically receive Medicaid benefits
- The individual is working or is working but not performing Substantial Gainful Activity at the time of application.

Earned Income

- Money earned from work, salaries, commissions, bonuses, severance package and in kind value of food or shelter
- SSI counts the gross wages received in a month.
- Earnings and wages from Self Employment
- Funds withheld from earned income due to garnishing wages to pay an obligation or a debt.

Earned Income Exclusions

- Money from an income tax refund (but can be counted as a resource)
- Impairment Related Work Expenses (IRWE's)
- Earned income tax credits
- Money that has been set a side for a Plan to Achieve Self Support (PASS)
- \$20.00 general exclusion, \$65 earned income exclusion
- Student Earned Income Exclusion. \$1,900 monthly but yearly limit of \$7670 in 2020 and \$1,930 monthly and yearly \$7,770 for 2021.

Unearned Income

- Social Security Benefits (SSI, SSA, SSDI)
- Unemployment benefits
- Workers compensation benefits
- Alimony and/or Child Support received
- Rental Income, royalties, pensions
- In kind support such as food and shelter

Unearned Income Exclusions

- Home Energy Assistance (Heap/Pip)
- Grants, scholarships for education
- \$20.00 of unearned income
- Income set aside for a PASS
- Any kind of assistance from a non profit organization such as a food pantry, rental subsidy etc.
- Interest on excluded burial resources

SSI and Medicaid Countable Resources

- Any cash or liquid assets (property that can be converted to cash). Cash would be any cash on hand, savings and/or checking accounts. Liquid assets would be stocks, bonds, term life insurance policies with a face value over \$2,000 that can be cashed in.
- Can't have more than \$2,000 in assets for an individual and \$3,000 per couple.
- An item received is considered income during that month and then if not spent will be considered an asset (resource) the next month. Ex. A Social Security check is not considered a resource the month received, however, if not all is spent and carries to the next month it could increase the resources over \$2,000.
- Prepaid burials are not considered an asset- It is not cashable
- The individual's home and one car are excluded as a asset (resource). However, the car has to have a limited value.

Resources continued

If an individual receives a lump sum payment because of a Social Security back payment they have 9 months to dispose of the money or else it is considered a resource.

Suggestions for Resources (assets):

Purchase a prepaid burial

Exempt Trust Funds

Stable Accounts (ABLE ACT)

Spend money down

Social Security Disabled Adult Child

- To receive this benefit the individual was deemed disabled before the age of 22
- The individual will receive benefits off of a parent work record
- Parents must have paid into Social Security and is now either retired, deceased or disabled themselves.
- The individual must have been eligible for SSI benefits
- No resource limit for this benefit, however, if the individual also has Medicaid they cannot have more than \$2,000 in resources or will lose the Medicaid, can receive concurrent benefits
- Medicare eligibility after 24 months of being eligible for this benefit at any age of adulthood

Social Security Disabled Individual

- Individual was deemed disabled through Social Security
- Receives this benefit off of own work record (paying into social security to earn credits)
- Can receive concurrent benefits
- No resource limit, but if the individual has Medicaid must follow Medicaid resource standards of no more than \$2,000 in resources
- Medicare eligibility after 24 months of receiving SSDI
- The individual is either not working at the time or is working but not performing SGA
- Work Credits: for ages 31 and older need 40 credits which 20 credits were earned in the ten years before application for benefits
- Under age 31 the formula is $\{ \text{age} - 20 = y \}$ $\{ y \text{ times } 2 = \text{credits} \}$ minimum of 6 credits are required.
- \$1,470 of earned income = 1 credit, can only receive 4 credits in a year, once you've earned \$5,880 you've earned 4 credits.
- SSDI amount will continue to increase as the individual is working and still earning credits

Substantial Gainful Activity (SGA)

- This affects individuals on SSDI and SSA who are working and receiving income
- SGA for 2021 is \$1,310 per month and \$2,190 for an individual who meets the definition of blind.
- SGA for 2020 is \$1,260 per month and \$2,110 for an individual who meets the definition of blind.
- Trial Work Period- helps an individual who is receiving benefits test whether he or she can go to work. There are 9 months of Trial Work Period, but doesn't have to be consecutive and can be over a 5 year period. The individual must earn more than \$940 for 2021 and \$910 for 2020 to be considered in the trial work period. The individual's gross income is counted and one cannot use IRWE to lower the income during the Trial Work Period.
- The individual will continue receiving cash benefits during the Trial Work Period.
- Then there is the Extended Period of Eligibility which can take up to or longer than 36 months. The first month during this period one exceeds the SGA amount is called the cessation month.
- The cessation month and 2 months following if SGA is met the individual will receive a benefit check for all 3 months. After 3 months of SGA being met the next month SGA is met there will not be a benefit check that month. If SGA is not made during any months of the Extended Period of Eligibility the individual will receive the benefit check for those months. At the 37th month if the individual meets SGA their benefit check will be terminated.
- IRWE and Subsidies can be used during the Extended Period of Eligibility to keep below SGA

Impairment Related Work Expenses (IRWE)

- These are items and/or services that enable an individual to work
- The items and/or services are paid for by the individual and is not reimbursable from Medicare, Medicaid, or private insurance. The items are not purchased through waiver funds.
- Attendant care only if the attendant is assisting the individual with getting ready for work and coming home from work. 1 hour in the am and 1 hour in the pm is countable for an IRWE.
- Medical devices that are needed to be able to work again that is paid out of individuals pocket.
- Medications and medical services.
- Vehicle modifications (the cost can be split up for 12 months)
- Transportation costs-mileage allowance when using own vehicle.
- Transportation costs paid for using other transportation than your own vehicle.

IRWE continued

- Any equipment or assistance needed at work, job coach, special seating, typing aids, interpreters etc.
- IRWE assist individuals who are reaching SGA. The cost of the IRWE would be deducted off of gross earnings which will then bring the individual below SGA. Where without the IRWE the individual would be over SGA and at risk of losing SSA or SSDI.
- IRWE can be used by SSI recipients to lower their earned income when considering SSI payment.

Plan to Achieve Self Support (PASS)

- PASS is a plan to achieve self support
- This allows an individual who has a disability set money aside to help pay for a goal
- Have a specific goal that you are capable of performing and a specific time frame for reaching your goal
- This money set aside is not counted as income nor a resource
- The PASS has to be approved by the Social Security Administration
- Examples:
 - Billy has earned income and is receiving \$445 of SSI per month. He put \$290 of his countable income into a pass on his education and was approved by Social Security. His SSI now increases by \$290 and he receives \$735 in SSI benefits per month.
 - Maria receives \$800 month SSDI. Maria does a pass and puts \$780 of SSDI benefits into the pass for tuition, books etc. because of the SSI \$20 general exclusion she now receives \$771 per month in SSI to pay her living expenses while her SSDI check goes into the PASS.

Blind Work Expenses (BWE)

- Can use these for calculating SSI benefits and to stay below SGA
- SGA for an individual who is blind is \$2,190 per month 2021 and \$2110 for 2020.
- BWE- Transportation to and from work, Federal, State and local income taxes, Social Security taxes, visual and sensory aids, union dues, attendant care services, translation of materials into braille, service animal expenses, etc.
- The individual pays for the BWE out of their own pocket
- Under SSDI, this condition has to have lasted or be expected to last at least 12 months
- There is no duration requirement for blindness under SSI
- Social Security's definition of blind: central visual acuity of 20/200 or less in the better eye with best correction, or a limitation in the field of vision in the better eye so that the widest diameter of the visual field subtends an angle of 20 degrees or less (Social Security Red Book).

Subsidies

- Subsidy- support provided by your employer that may result in your receiving more pay than the actual value of the services you perform.
- An individual receives more supervision than the other workers doing the same or similar job for the same pay
- The individual has fewer or simpler tasks to complete than the other workers who are doing the same job for the same pay
- The individual has a job coach who assists you with your duties
- The individual is given longer and/or additional breaks
- The employer determines the amount of the subsidy by deciding what is the reasonable value of the employee's services
- The value of the subsidy Social Security would subtract from the gross monthly earnings
- Subsidies can help an individual stay below SGA, but is not used when calculating SSI payments.

Medicaid

- Not allowed more than \$2,000 in resources (assets)
- Eligible for SSI is automatic eligible for Medicaid
- Eligible for a Waiver- receive Medicaid. Need allowance \$1,527 any thing above this amount is considered a patient liability. If income is more than \$2,382 per month money will need to be put into a Qualified Income Trust (Miller's trust) If one has a waiver or in long term care
- Medicaid Buy In for workers with disabilities receive Medicaid but could pay a premium
- If an individual: doesn't have a waiver, doesn't receive SSI benefits, isn't eligible for the grandfather clause , and is not in the Medicaid Buy in program - they can't have more than \$794 per month total income for 2021 and \$784 for 2020. With the new Medicaid Redesign they will not be eligible for Medicaid at all.

Medicaid Buy in for workers with disabilities

- To qualify, you must:
- Be a US citizen or qualified alien
- Resident of Ohio
- 16 to 64 years old
- Be determined disabled by the Social Security Administration or Ohio Medicaid
- Be employed and working (taxed work) at least 40 hours per month
- Meet certain financial criteria, must be under \$2,603 per month/ 250% Federal Poverty Level to qualify.
- Can have resources up to \$12,555 after one first qualifies

Calculate Patient Liability and Medicaid Buy in Premiums

• Patient Liability Budget		Medicaid Buy In Premium	
• Total Gross Income	\$2,000	Total Gross Income	\$2,000
• Needs Allowance	-\$1,462	Minus 150% FPL	\$1,561
• Minus Earned Income			
• Disregard	- 65		<hr/> \$ 439
•		Other Insurance Premium	0
• Subtotal	<hr/> \$ 473		\$ 439
• Other Medical insurance		Multiply by 10%	x .10
• Premium	0		<hr/>
• Patient Liability	\$ 473	Monthly Premium	\$ 43

Medicare

- Medicare Part A is hospital insurance (inpatient care, skilled nursing facility, home health care) usually no premium
- Medicare Part B is Supplemental Medical Insurance (out patient care, doctors, durable medical equipment). There is a monthly premium (2021 \$148.50 per month). Individuals can be eligible for Medicaid to cover the premium under the QMB program- monthly income less than \$1,060 for an individual and \$1,430 for a couple
- SLMB program-Monthly income limit to qualify is less than \$1,269 for an individual and \$1,711 for a couple
- QI program Monthly income limit to qualify is less than \$1,426 for an individual and \$1,923 for a couple
- Medicare Part C is A and B combined, managed by private insurance companies (HMO plans)
- Medicare Part D is prescription drug coverage.

Medicare Savings Programs through Medicaid

- There are 4 kinds of Medicare Savings Programs:
- Qualified Medicare Beneficiary (QMB) Program—Helps pay for Part A and/or Part B premiums, deductibles, coinsurance, and copayments.
- Specified Low-Income Medicare Beneficiary (SLMB) Program—Helps pay Part B premiums only.
- Qualifying Individual (QI) Program—Helps pay Part B premiums only. You must apply every year for QI benefits and the applications are granted on a first-come first-served basis.
- Qualified Disabled and Working Individuals (QDWI) Program—Helps pay Part A premiums only. The QDWI program helps pay the Part A premium. You may qualify if any of these apply to you:
 - You're a working disabled person under 65
 - You lost your premium-free Part A when you went back to work
 - You aren't getting medical assistance from your state
 - You meet the income and resource limits required by your state
 - Income limit: single \$4249, Couple \$5,722



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Questions?

THANK YOU



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