



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, Quality Support Specialist, MCBDD

What We Will Learn

- Types of Social Security Benefits
 - Income Factors
 - Employment Impacts
- Medicaid and Medicare Basics

Types of Social Security Benefits

1. Social Security Supplemental Income (SSI)

- Does not require work credits

2. Social Security Disabled Adult Child

- Based on parent work credits
- Parent must be retired, disabled, or deceased

3. Social Security Disabled Individual

- Based on individuals' own work credits

1. Social Security Supplemental Income (SSI)

Individual:

- must have a qualifying disability
- is not required to have a work history
- will automatically receive Medicaid benefits
- can have concurrent benefits
- maximum amounts: 2023-\$914, 2024-\$943

Income effects:

- impacted by earned and unearned income
- resources must be below \$2,000 for an individual and \$3,000 for a couple
- individual working/not working but not performing Substantial Gainful Activity (SGA)

No waiting period once eligibility is established

1. Social Security Supplemental Income (SSI)

What is Earned Income?

Money earned from work, salaries, commissions, bonuses, severance packages and in-kind value of food or shelter.

- SSI counts gross wages received per month
- Includes earnings and wages from self-employment
- Funds withheld from earned income due to garnishing wages to pay an obligation or a debt

1. Social Security Supplemental Income (SSI)

What are Earned Income Exclusions?

- Income tax refund (may be counted as a asset)
- Impairment Related Work Expenses (IRWE's)
- Earned income tax credits
 - \$20 general exclusion
 - \$65 earned income exclusion
- Student Earned Income Exclusion
 - \$2,220 monthly (2023 yearly limit \$8,950)
 - \$2,290 monthly (2024 yearly limit \$9,230)

1. Social Security Supplemental Income (SSI)

What is 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

1. Social Security Supplemental Income (SSI)

What are Unearned Income Exclusions?

- Home Energy Assistance (HEAP/PIPP)
- Grants and scholarships for education
- \$20 of unearned income
- Income set aside for a PASS
- Assistance from non-profit organization (food pantry, rental subsidy, etc.)
- Interest on burial resources

1. Social Security Supplemental Income (SSI)

SSI and Medicaid Countable Assets

- Any cash or liquid assets (items that can be converted to cash).
 - *Cash on hand, savings account, checking accounts, stocks, bonds, term life insurance policies (cash value over \$2,000), etc.*
- Assets under \$2,000 for an individual; \$3,000 per couple
- Items received during a month (if not spent considered the next month)
 - NOTE: A Social Security check is not considered an asset the month received; however, if not all spent it carries to the next month = it could increase resources to over \$2,000.*
- Lump sum back payment of Social Security
 - *9 months to dispose/spend or considered an asset*
- Prepaid burials are not an asset
- Individual's home and one car (limited value) are not assets

1. Social Security Supplemental Income (SSI)

Asset Reduction Suggestions

- Prepaid burial purchase
- Exempt Trust Funds
- Stable Accounts (ABLE ACT) can deposit
 - \$18,000 per year (additional \$14,580 if working)
 - \$100,000 maximum life contributions (\$517,000 if working)

If the beneficiary or their employer is contributing to a defined contribution plan (401(k)), annuity plan (403(b)), or deferred compensation plan (457(b)), the beneficiary is not eligible to make ABLE to Work contributions.

- Spend money down

2. Social Security Disabled Adult Child

Child will receive benefits based on a parent work record

To receive:

- deemed disabled before the age of 22
- parents paid into Social Security and are retired, deceased or disabled
- child must be eligible for SSI benefits

Also:

- can receive concurrent benefits
- no resource/asset limit (must follow Medicaid resource standards, of no more than \$2,000 in resources/assets)
- Medicare eligibility after 24 months of being eligible for this benefit at any age of adulthood

3. Social Security Disabled Individual

Receives benefits based on own work record and paying into Social Security

To receive:

- Deemed disabled through Social Security
- Individual is either not working or is working but not performing SGA

Also:

- Can receive concurrent benefits
- No resource limit (must follow Medicaid resource standards of no more than \$2,000 in resources/assets)
- Medicare eligibility after 24 months of receiving SSDI

3. Social Security Disabled Individual

Work Credits

- Under age 31 - formula is $\{ \text{age} - 20 = y \}$ $\{ y \text{ times } 2 = \text{credits} \}$ minimum of 6 credits are required
- Ages 31 and older - 40 credits with 20 credits earned ten years before application for benefits

Only receive 4 credits a year

2023 - \$1,640 = 1 credit; \$6,560 = 4 credits

2024 - \$1,730 = 1 credit; \$6,920 = 4 credits

SSDI amount will increase as individual is working and earning credits

Income and Employment Impacts

1. **Substantial Gainful Activity (SGA)**
2. **Impairment Related Work Expenses (IRWE)**
3. **Blind Work Expenses (BWE)**
4. **Subsidies**

1. Substantial Gainful Activity (SGA)

Affects individuals on SSDI and SSA who are working and receiving income

2024 for individual:

- \$1,550 per month
- \$2,290 for an individual who meets the definition of blind

2023 for individual:

- \$1,470 per month
- \$2,460 for an individual who meets the definition of blind

Trial Work Period (tests if an individual can work):

- Nine month period – not consecutive, over a 5 year period.
- Must earn more than \$1,110 for 2024 (\$1,050 in 2023)
- Gross income counted
- Cannot use IRWE to lower the income
- Continue receiving cash benefits

1. Substantial Gainful Activity (SGA)

Extended Period of Eligibility

- Takes up to (or longer than) 36 months
- If no SGA during Extended Period of Eligibility, individual receives check for those months
- At the 37th month, if individual meets SGA benefit check will be terminated
- IRWE and Subsidies can be used during the Extended Period of Eligibility to keep below SGA

Cessation Month

- First month one exceeds the SGA amount
- Receive check for three months (cessation month and two following months)
- After three months - no benefit check

2. Impairment Related Work Expenses (IRWE)

Impairment Related Work Expenses (IRWE) help individuals from reaching SGA

- Costs from IRWE deducted from gross earnings to bring below SGA
- Prevents individuals at risk of losing SSA or SSDI
- IRWE can be used by SSI recipients to lower earned income when considering SSI payment

2. Impairment Related Work Expenses (IRWE)

Items and/or services that:

- enable individual to work
- are paid for by individual
- are not reimbursable from Medicare, Medicaid, or private insurance
- are not purchased through waiver funds
- are medical devices needed to work (paid by individual)
- provide equipment/assistance at work (job coach, special seating, typing aids, etc.)
- are medical related (medications, medical services, etc.)
- provide vehicle modifications (cost split for 12 months)
- are transportation costs (mileage allowance for own vehicle and/or costs for other transportation)
- provide attendant care (only if assisting with getting ready for work and coming home from work - one AM hour and one PM hour)

3. Blind Work Expenses (BWE)

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)*

- Under SSDI - condition lasted or be expected to last at least 12 months
- Under SSI - no duration requirement for blindness

Blind Work Expenses (BWE) are paid by individual

Affects SGA for individual who is blind

Expenses can be use for calculating SSI benefits and stay below SGA

2024 for individual- \$2,290 per month

2023 for individual- \$2,460 per month

3. Blind Work Expenses (BWE)

Items and/or services that:

- provide transportation to and from work
- relate to federal, state and local income taxes and/or Social Security taxes
- are visual and sensory aids
- are union dues
- are attendant care services
- provide translation of materials into braille
- relate to service animal expenses
- help a person remain employed (wide variety of options)

4. Subsidies

What are Subsidies?

Support from employer that may result in more pay than actual value of services performed. Employer decides amount of the subsidy

Examples:

- Individual receives more supervision than other workers with same or similar job for same pay
- Individual has fewer or simpler tasks than other workers doing same job for same pay
- Individual has a job coach who assists with duties
- Individual given longer and/or additional breaks

Social Security

Does not use subsidies to calculate payments (helps an individual stay below SGA)

Subtracts value of subsidy from gross monthly earnings

Medicaid and Medicare Basics

1. Medicaid

- Buy-In for Workers with Disabilities
- Calculating Patient Liability and Premiums

2. Medicare

- Saving Programs

1. Medicaid

What is Medicaid?

Medicaid is a joint federal and state program that gives health coverage to some people with limited income and resources.

1. Medicaid

In General:

- Not allowed more than \$2,000 in assets
- Eligible for SSI = automatically eligible for Medicaid
- Eligible for a Waiver- receive Medicaid
 - Need allowance \$1,839 - anything above is patient liability.
 - Income more than \$2,829 per month – need Qualified Income Trust (Miller's Trust) if a waiver or in long-term care

If an individual does not:

- Have a waiver
- Does not receive SSI benefits
- Is not eligible for grandfather clause
- Not in the Medicaid Buy-In Program

Cannot have more than \$943 per month total income for 2024 and \$914 for 2023
(New Medicaid Redesign not be eligible for Medicaid)

1. Medicaid

Buy-In for Workers with Disabilities

Receive Medicaid, but could pay a premium

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: under \$2,832 per month/ 250% Federal Poverty Level to qualify after income disregards
- Can have resources up to \$14,318 in 2023 and \$14,848 in 2024 after qualifying

MBWD calculator:

<https://oh.db101.org/planning>

1. Medicaid

Calculate Patient Liability

Patient Liability Budget

Gross Income (earned and unearned)

Gross income - \$2,000

Needs Allowance -\$1,839

Disregard - \$ 65

Subtotal \$ 96

Other Medical insurance

Premium 0

Patient Liability \$ 96

Medicaid Buy In for Workers with Disabilities

- Unearned income- \$1,000 If over 150% of poverty level
- Subtract \$ 20 then you would subtract countable
- Equals \$ 980 income minus any Medicare
- Earned Income- \$1,000 premium then multiply the sum by
- Subtract \$ 65 10% get the monthly premium
- Equals \$ 935
- Divide by half = \$ 467.50
- Add countable earned and unearned income together = \$1,447.50
- If under 150% of Federal Poverty level there is no premium paid
- 2024 150% = \$1,823 per month

2. Medicare

What is Medicare?

Medicare is federal health insurance for anyone age 65 and older and some people under 65 with certain disabilities or conditions.

2. Medicare

- **Medicare Part A:** Hospital insurance (inpatient care, skilled nursing facility, home health care), usually no premium
- **Medicare Part B:** Supplemental medical insurance (outpatient care, doctors, durable medical equipment). There is a monthly premium (2023 = \$164.90 per month and 2024-\$174.70) Individuals can be eligible for Medicaid to cover the premium under the QMB program.
- **QMB Program:** Monthly income to qualify must be less than \$1,235 for an individual and \$1,664 for a couple minus a \$20 income disregard
- **SLMB program:** Monthly income limit to qualify must be less than \$1,478 for an individual and \$1,992 for a couple minus a \$20 income disregard
- **QI program:** Monthly income limit to qualify is less than \$1,661 for an individual and \$2,239 for a couple minus a \$20 income disregard
- **Medicare Part C:** Parts A and B combined, managed by private insurance companies (HMO plans)
- **Medicare Part D:** Prescription drug coverage

2. Medicare

Four Kinds of Medicare Savings Programs

- 1. Qualified Medicare Beneficiary (QMB) Program:** Helps pay for Part A and/or Part B premiums, deductibles, coinsurance, and copayments.
- 2. Specified Low-Income Medicare Beneficiary (SLMB) Program:** Helps pay Part B premiums only.
- 3. Qualifying Individual (QI) Program:** Helps pay Part B premiums only. Must apply every year for QI benefits and applications are granted on a first-come first-served basis.

2. Medicare

Four Kinds of Medicare Savings Programs (Continued)

4. Qualified Disabled and Working Individuals (QDWI) Program: Helps pay Part A premiums only.

May meet qualifications if:

- 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 the state
- You meet the income and resource limits required by the state
- Income limit: Single \$4945, Couple \$6,659

Questions?

More Information

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THANK YOU



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