

# Quick Reference to Social Security Benefits

Adapted from Matrix Advocacy Project—Philadelphia, PA

Region 8

## TITLE XVI: Supplemental Security Income (SSI)

**Eligibility:** to be eligible for TITLE XVI based on a mental or physical disability that is expected to last at least 12 months (excluding blindness) or result in death, an individual must:

Not be performing SGA;

Can get credit for subsidy or IRWE at initial application; (no SGA test after eligibility is established);

Have limited income/resources (under \$2000 ind./\$3000.00 couple);

Be a citizen of the United States or a legal alien, and be a resident of the Country; File an application and file for any other benefits for which they may be eligible.

**Cash Payment:** The maximum amount for which one can be eligible is the sum of the Federal Benefit Rate (FBR) plus any State supplement. This amount may be lower if the individual receives other Income or support.

**Checks Begin (Recipient):** Payments begin with the 1<sup>st</sup> full month of eligibility after the applications is filed.

**Medical Coverage:** Medicaid – Usually no waiting period. (209bStates have different requirements.)

### Work Incentive Available while on TITLE XVI:

Individuals on TITLE XVI can go to work and retain some, if not all of their payments through the use of the Work Incentive provisions of the Social Security Act. These include:

Earned Income Exclusion;

\*Impairment-Related Work Expenses (IRWE);

Plan for Achieving Self-Support (PASS);

Student Earned Income Exclusion;

\*Blind Work Expense (BWE);

Property Essential to Self-Support;

1619(a) and Extended Medicaid [1619(b);

Section 301 Vocational Rehabilitation Client;

Expedited Reinstatement of Benefits;

☞ **State Medicaid Buy-In if available**

\*Subsidy (only at initial application).

**Checks Stop:** An individual who has been receiving TITLE XVI will no longer receive checks when: that person is determined to be no longer disabled; “Countable Income” exceeds the “Break-Even Point” (*relates to cash payment*) (FBR x 2+GIE + EIE=BEP or when the countable unearned income plus the countable earned income exceeds the current FBR); or Resources exceed the individual limit of \$2000/\$3000.00 couple.

The charted threshold amounts for 1619b eligibility:

**2014 Threshold: (Note Individual Thresholds can be determined by SSA)**

CO	\$34,055.00
MT	\$30,227.00
ND	\$43,582.00
SD	\$36,599.00
UT	\$34,103.00
WY	\$36,447.00

☞ **Income is counted when it is received.**

☞ **SSI supplements and secures income from either earned or unearned sources, up to the FBR.**

## TITLE II: Social Security Disability Insurance (SSDI) or Childhood Disability Beneficiaries (CDB) (SSDAC) or Disabled Widow(er) (DWB)

**Eligibility:** to be eligible for TITLE II based on a mental or physical disability including blindness, that is expected to last 12 months or result in death and individual must: have worked and paid Social Security taxes (FICA), have the required # of quarters to be insured, or the disabled widow(er) (DWB), or the adult disabled child (DAC) of a qualified worker; Not be performing SGA; Be a citizen of the United States, or a legal alien, and, File an application. There are some restrictions as to what countries checks can be mailed.

**CDB/SSDAC Eligibility:** Disability began before age 22; Must be 18 years old and unmarried; The qualified worker (QW) (parents, sometimes grandparents) must meet one of the following criteria: Deceased; Receiving Title II Retirement or Disability benefits;

**Disabled Widow(er)'s Eligibility:** Disability occurred within 7 years of QW's death; at least age 50; not remarried prior to age 60

**Cash Benefit (Entitlement):** The payment amount is based on the individual's lifetime average earnings covered by Social Security. Worker's compensation payments and/or public disability payments may reduce the payment amount.

**Checks Begin:** An individual must wait five (5) full months after the onset of the disability before receiving TITLE II benefits (exception, DAC). There may be up to 12 months of retroactivity, if applicable.

**Medical Coverage:** Medicare, after two years of benefits.

### Work Incentives Available While on TITLE II:

TITLE II beneficiaries can return to work and retain their benefits through the proper use of the Work Incentive provisions of the Social Security Act. These include:

Higher SGA level for Beneficiaries who are Blind;

A Trial Work Period;

Extended Period of Eligibility;

\*Impairment Related Work Expenses (IRWE);

\*Subsidy;

Medicare for People with Disabilities who Work;

Section 301 Vocational Rehabilitation Client

Expedited Reinstatement of Benefits,

Extended Medicare;

☞ **State Medicaid Buy-In if available**

☞ **Although PASS is legislatively a Title XVI WI, TITLE II beneficiaries can use their cash benefit to pay for PASS expenditures only if the employment goal will likely result in earning above SGA or to replace current benefits, which ever is higher.**

**Checks Stop:** An individual who has been receiving TITLE II will no longer receive checks:

When a person is determined no longer disabled;

The first month after the end of the Extended Period of Eligibility when earnings are SGA and the Grace Period has been used.

☞ **Income is counted when it is earned.**

☞ **Considered Unearned Income.**

\* indicates work incentives that can be used at initial application

## Substantial Gainful Activity (SGA) and Trial Work Period Service Month (TWP) Amounts

### SGA

Beginning Date and End Date	Amount
<b>January 1, 2014 – December 31, 2015</b>	<b>\$1070.00/\$1800.00 for individuals who are blind</b>
January 1, 2013 – December 31, 2013	\$1040.00/\$1740.00 for individuals who are blind
January 1, 2012 – December 31, 2012	\$1,010.00/\$1,690.00 for individuals who are blind
January 1, 2010 - December 31, 2011	\$1,000.00/\$1,640.00 for individuals who are blind
January 1, 2009 – December 31, 2009	\$980.00/\$1,640.00 for individuals who are blind
January 1, 2008– December 31, 2008	\$940.00/\$1,570.00 for individuals who are blind
January 1, 2007 – December 31, 2007	\$900.00/\$1,500.00 for individuals who are blind
January 1, 2006 - December 31, 2006	\$860.00/\$1,450.00 for individuals who are blind
January 1, 2005 - December 31, 2005	\$830.00/\$1,380.00 for individuals who are blind
January 1, 2004 - December 31, 2004	\$810.00/\$1,350.00 for individuals who are blind
January 1, 2003 - December 31, 2003	\$800.00/ \$1,330.00 for individuals who are blind
January 1, 2002 - December 31, 2002	\$780.00
January 1, 2001 - December 31, 2001	\$740.00
July 1, 1999 - December 31, 2000	\$700.00
January 1, 1990 - June 30, 1999	\$500.00
December 31, 1989 and earlier	\$300.00

### TWP

Beginning Date and End Date	Amount
<b>January 1, 2014 – December 31, 2015</b>	<b>\$770.00/80 hours a month self-employment</b>
January 1, 2013 – December 31, 2013	\$750.00/80 hours a month self-employment
January 1, 2012 – December 31, 2012	\$720.00/80 hours a month self-employment
January 1, 2010- December 31, 2011	\$720.00/80 hours a month self-employment
January 1, 2009 –December 31, 2009	\$700.00/80 hours a month self-employment
January 1, 2008- December 31, 2008	\$670.00/80 hours a month self-employment
January 1, 2007 - December 31, 2007	\$640.00/80 hours a month self-employment
January 1, 2006 - December 31, 2006	\$620.00/80 hours a month self-employment
January 1, 2005 - December 31, 2005	\$590.00/80 hours a month self-employment
January 1, 2004 - December 31, 2004	\$580.00/80 hours a month self-employment
January 1, 2003 - December 31, 2003	\$570.00/80 hours a month self-employment
January 1, 2002 - December 31, 2002	\$560.00/80 hours a month self-employment
January 1, 2001 - December 31, 2001	\$530.00/80 hours a month self-employment
January 1, 1990 - December 31, 2000	\$200.00/40 hours a month self-employment
December 31, 1989 and earlier	\$75.00/40 hours a month self-employment

## SOCIAL SECURITY COST-OF-LIVING ADJUSTMENT AND OTHER AUTOMATIC INCREASES FOR 2014

- **SSI Federal Payment Standard: 2014 rates**
  - Individual \$721.00.\*
  - Couple \$1,082.00\*
  - Individual VTR \$240.33 (\$480.67)
  - Couple VTR \$360.66 (\$721.34)
  - Individual PMV \$260.33
  - Couple PMV \$380.66
- **SSI Student Exclusion: 2014 rates**
  - Monthly Limit \$1,750.00
  - Annual Limit \$7,060.00
  - Part A Medicare 2014 premium \$426.00
  - Medicare Part B 2014 premium \$104.90

### Quarter Coverage Information

- **SSI Resources Limits: 2014 rates**
  - Individual \$2,000.00
- Income of \$1,200.00 = 1 quarter of coverage
- Under the age of 31, a minimum of 6 quarters
- Over age 31, a minimum of 20 during the last 40 quarters

Cost-of-Living Adjustment (COLA): \*There is a 1.5% COLA this year.