

PROTECTING & MAXIMIZING PUBLIC BENEFITS

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FOR NEW PRACTITIONERS

① income < \$2313 =
SS pension OR QIT required
gross

② asset | Countable | exempt
limited married? TBD | money market | Home
Single < \$2,000 | CDs | pre need
2nd car | funeral
oil/gas minimal? | car
[IRAs?]

③ medical test / care needs
eg: medical necessity (SPW/MT med)
CCAD - typically ADLs

④ medicaid bed?

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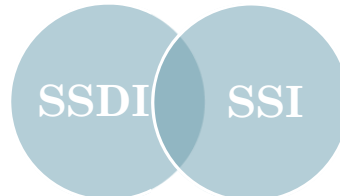
SSDI & SSI

Social Security Disability Insurance (SSDI)

- Monthly cash benefit
- Medicare
- Not Means Tested

Supplemental Security Income (SSI)

- Monthly cash benefit
- Medicaid
- Means Tested



Can be eligible for both

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SSI ELIGIBILITY REQUIREMENTS

- **Categorical:** Disability, 65+, Blindness
- **Alienage:** Ineligible except certain groups such as:
 - Citizens & aliens entering before 8/22/96
 - Aslyees and refugees
 - Veteran or on active duty in the armed services
- **Income Limits:**
 - \$771/mo. individual, \$1,157/mo. couple; first \$20 exempt
- **Resources Limits:**
 - \$2,000 individual, \$3,000 couple; residence & other exemptions
- Who? No/ little work history

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“SSI INCOME”

- SSI Income includes any Food, Shelter, or Cash
- As of 3/9/05, clothing is not “income.”
- A trust (or an individual) can give an SSI beneficiary **ANYTHING** without affecting eligibility, **EXCEPT:**
 - Food
 - Shelter
 - Cash
 - Other countable “resources”
- An SSI beneficiary can have “household goods” and “personal effects” without limit, provided they are in actual use

REGULAR (“COMMUNITY”) MEDICAID ELIGIBILITY

- Automatic
 - SSI
 - Temporary Assistance for Needy Families (TANF)
 - Children and Pregnant Women Program
 - Medically Needy Program
- Upon Application
 - Adult Disabled Children
 - Medicare Savings Programs

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Title search: Protecting & Maximizing Public Benefits

Also available as part of the eCourse

[2019 Special Needs Trusts eConference](#)

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"Maximizing Public Benefits"