

UNDERSTANDING SSI AND MEDICAID:

Becoming Eligible and Maintaining Eligibility Webinar

March 19, 2014

David Vinokurov
Social Security Administration
Trenton, New Jersey District Manager

Note:

The slides on applying for Medicaid were prepared by The Arc of New Jersey, in consultation with NJ's Division of Medical Assistance and Health Services.

Supplemental Security Income (SSI)

Who Can Get SSI?

People with very limited income and resources who are:

- blind, at any age; or
- disabled, at any age; or
- age 65 or older

SSI & Medicaid

- People who qualify for SSI also qualify for Medicaid.
- In NJ, when individuals become Medicaid eligible, they must choose a Medicaid HMO, or they will be assigned to one.



SSI BENEFITS FOR CHILDREN, UNDER THE AGE OF 18

SSI Benefits for Children Under Age 18

- Supplemental Security Income (SSI) pays benefits to children with disabilities living in households with limited income and resources.
- For eligibility, Social Security Administration (SSA) looks at the income and assets of parent(s) living in the household and those of the child with a disability.



SSI Benefits for Children under age 18

Gross monthly earned income of parents for 2013.
These are general guidelines, with some exceptions.
Different calculations for unearned income.

- 1 parent and 1 child: Maximum earned income \$3,027/month
- 2 parents & 1 child: Maximum earned income of \$3,739/month
- 1 parent and 2 children: Maximum earned income of \$3,383/month
- 2 parents & 2 children: Maximum earned income of \$4095/month

SSI Benefits for Children Under Age 18

- Resource limits
 - \$4,000 if child living with 1 parent
 - \$5,000 if child living with 2 parents
 - \$2,000 if child living with other than parents
- SSA counts
 - bank accounts (including CDs & IRAs)
 - second car
 - stocks and bonds, 401Ks
 - liquid assets
 - property other than where you live

SSI Benefits for Children Under Age 18



- SSA does not count as resources
 - home in which the family lives
 - first car
 - burial plots
 - some resources set aside for burial

Determining Disability for Children Under Age 18

- Must have a physical or mental impairment (or combination) that results in marked and severe limitation in functioning
- Condition must be expected to last at least 12 months or result in death



**Supplemental Security Income (SSI)
benefits for persons with disabilities
after their 18th birthday**

**Everyone who receives SSI will
automatically receive NJ Medicaid**

When the Child with a Disability Reaches Age 18

- Social Security Admin. no longer counts the income and resources of parent(s) for eligibility
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply
- SSA uses the rules for adults in determining eligibility



SSI Benefits for Adults (after 18th birthday)

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity
- Disability must be expected to last 12 consecutive months or result in death
- Very limited resource limits

SSI Benefits for Adults – Eligible After 18th Birthday

- Resource limits
 - \$2,000 for individual
- Social Security Admin (SSA) Counts
 - bank accounts (CDs)
 - stocks and bonds, 401Ks
 - liquid assets

Example: Bonds given as baby gifts, using the child's Soc. Sec. # count as assets! Parents often forget about this, and child is determined ineligible if total assets exceeds \$2,000.



SSI Benefits for Adults (after 18th birthday)

- SSA does not count as resources
 - home in which you live
 - burial plots
 - some resources set aside for burial



Resource Limits for SSI

- Adults (age 18 and older) with intellectual or developmental disabilities will be found **ineligible** for SSI if they have more than \$2,000 in their own name.
- Depending on the amount of assets in the child's name: Family may get information from the SSA at no charge on legally acceptable ways to purchase items for the benefit of the consumer, or they may consult an attorney about a special needs trust so consumer with I/DD is eligible for SSI.
- Be sure that caregivers understand financial eligibility rules of the SSI program BEFORE applying for SSI.

The SSI application process

The SSI Application Process

There are several ways to apply for SSI benefits:

- Visit the SSA website at www.socialsecurity.gov to apply online.
- Call or visit any Social Security office to schedule an appointment. Unless the child is already receiving SSI, suggest applying soon after the child's 18th birthday.
- Contact SSA toll-free at **1-800-772-1213** (TTY **1-800-325-0778**)

The SSI Application Process

When you apply for SSI benefits, you will be asked to:

- Describe your child's disabling condition
- Give information about where your child has received treatment for his/her disability
- Give information about medications
- Give information about education and past work history
- Authorize release of the records to be used in making the disability decision



The SSI Application Process

- Recommend doing the medical/disability portion of SSI application online.
- It's helpful to describe *all* of the child's limitations, e.g., will be in school until age 21 because of the disability

Authorization to Disclose Information

This form (SSA-827) gives permission to your child's healthcare providers and others to release the records to Social Security

- This form will appear at the end of the online disability report
- You can electronically sign and submit this medical release form
- Another option is to print, sign and mail it to Social Security

What You Can Complete Online

When applying for SSI:

You can complete the Adult Disability Report (Form SSA-3368) and the Child Disability Report (Form SSA-3820) online

You can complete the SSI income and assets application in person **or over the phone**. Call **1-800-772-1213** (TTY **1-800-325-0778**) or contact your local Social Security office to set up an appointment

Advantages of Online Applications

When you apply for benefits online, you can:

- Complete the application forms at your convenience
- Take several sessions to complete the forms
- Take advantage of online help
- Print a copy for your records before submitting them

What Happens Next

- Social Security will forward the application to the state Disability Determination Services (DDS) agency
- The DDS will contact your child's medical providers to obtain the medical records
- The DDS may ask you to provide additional information about how your child's condition affects his/her daily activities
- The DDS may send a questionnaire to the parents to provide additional information about the child's limitations in activities of daily living (ADLs)

And Then What?

- If adequate information is available in existing records, along with your statements, the DDS will make a decision
- The DDS may ask your child to have a special examination, at their expense, if more information is needed about your child's disabling condition
- Let child's doctor and office manager know that SSA/DDS may request information. It is important for doctor's office to respond.



Decision on the application for SSI

If Your Child's Claim Is Allowed

SSA will send you an award notice that explains

- When your child's benefits start and the monthly benefit amount
- Information you need to report to Social Security (Examples: work activity, medical status)
- When your child's case will be reviewed
- What to do if you have any questions

If Your Child's Claim Is Denied

- You will get a letter explaining the denial
- You may appeal the decision within **60 days** after you receive the notice from SSA. Appeals must be made in that time frame.
- You will need to update information that has changed and/or provide additional details
- All levels of appeal can be done online

How to Request an Appeal Online

Go to www.socialsecurity.gov/disability/appeal

Complete and submit these forms online:

- The appeal form mentioned in the decision letter you received
- An Appeal Disability Report (Form i3441)

You also will need to print, sign and mail a new Authorization to Disclose Information (Form SSA-827).

If SSI is Denied, Apply for Medicaid

- If you did not already apply for Medicaid, you should do so at this stage.
- If SSI is denied, you should appeal the denial while also applying for the person with a disability to have NJ Medicaid under the Affordable Care Act -- Medicaid expansion as a single adult.
- Persons can have private health insurance and also apply for Medicaid expansion. But cannot have Medicare and apply for Medicaid expansion.

**Important for persons
graduating in June who do not
have SSI or Medicaid
and will need
services from DDD**

Obtaining NJ Medicaid while SSI application is in process

For individuals graduating in June 2014 who do not yet have Medicaid: Apply immediately for SSI and then apply quickly for NJ Medicaid through the Affordable Care Act - Medicaid Expansion.

- In doing an Affordable Care Act Medicaid Expansion application -- no need to demonstrate one's disability status.

When applying for Medicaid through the Aged, Blind and Disabled (ABD) program, it is necessary to demonstrate that the person has a disability, and that takes additional time. There is no such requirement for the Medicaid expansion program.

Obtaining NJ Medicaid while SSI application is in process (cont.)

Two ways to apply for the Affordable Care Act Medicaid Expansion:

- 1) Go to the County Welfare Agency (CWA) office and complete the paperwork there, or
 - 2) Do the application online. Go to www.NJFamilyCare.org
- There is a backlog in processing Medicaid applications. Keep a copy of your application. If no contact from Medicaid 45 days after the application was submitted, call NJ Medicaid at 609-588-2556 to inquire about the status.
 - If anyone has a problem applying for NJ Medicaid, please contact the NJ Medicaid office at 609-588-2556.

DDD Timeline for 2014 Graduates

- DDD Timeline mentions Medicaid eligibility, but does not say that SSI is necessary to ensure continuing Medicaid coverage later on (when parents retire, etc.)
- An Addendum to the Timeline will be available soon, emphasizing importance of having SSI.
- Addendum be posted on The Arc of NJ and Planning for Adult Life websites.

Social Security Benefits for Disabled Adult Children (DAC)

**1634 DAC eligible, in accordance
with the Social Security Act**

Social Security Benefits for DACs

- ★ Important Social Security term:
 - 1634 Disabled Adult Child (DAC)
 - This term is very specific to persons who have received SSI and whose disability started before age 22.

DDD's Medicaid Requirement

- With DDD's new requirement on Medicaid eligibility, all families and professionals should be informed of the importance of persons with I/DD applying for SSI at age 18!
- When approved for SSI, they will get Medicaid also.

DDD & Medicaid Eligibility for DACs

What happens when a person with I/DD has SSI and Medicaid, and then mom or dad retires, becomes disabled, or dies?

- Consumer will start to receive a monthly SSD benefit check, based on the parent's work history.
- If SSD benefit is larger than \$772.25/month (for 2014 in New Jersey) consumer will be notified that SSI and Medicaid are ending.
- **IMPORTANT: Consumer who previously had SSI can get NJ Medicaid by applying to the County Board of Social Services (also called County Welfare Agency) as a disabled adult child (DAC). Consumer cannot exceed \$2,000 in resources.**

Medicaid Eligibility Requirements for Disabled Adult Children (DAC)

★ An individual who was receiving Supplemental Security Income (SSI) benefits and who meets the following:

- Is at least 18 years of age;
- Has blindness or a disability which began before the age of 22;
- Has been receiving Supplemental Security Income (SSI) based on blindness or disability; and
- Has lost SSI due to the receipt of Social Security benefits on a parent's record due to the retirement, death or disability of a parent.

If the person meets all the above criteria, she/he may qualify as a Disabled Adult Child (DAC)

DAC flyer developed by NJ Dept. of Human Services

- ★ **For the consumers who had SSI:**
 - ★ The DAC flyer explains what to do, step by step, to obtain a benefit award letter from Social Security, which documents that a person with a disability received SSI in the past and is eligible to have Medicaid.
 - The DAC flyer is available on The Arc of NJ's website and it will be posted with these slides in a few days.

Disabled Adult Children (DAC)



Disabled Adult Children (DAC)

Eligibility Group Requirements: An individual who was receiving Supplemental Security Income (SSI) benefits and who meets the following:

- Is at least 18 years of age;
- Has blindness or a disability which began before the age of 22;
- Has been receiving Supplemental Security Income (SSI) based on blindness or disability; and
- Has lost Supplemental Security Income (SSI) due to the receipt of Social Security benefits on a parent's record due to the retirement, death or disability of a parent.

*If the person meets all of the above criteria, s/he may qualify as Disabled Adult Child (DAC). This designation comes from the Social Security Administration. It allows the County Welfare Agency not to cover this benefit. Eligibility for Medicaid will continue as long as the person is determined blind or disabled. However, if the person receives income from another source or exceeds the resource limits, s/he may become ineligible for Medicaid coverage.

What should an individual do if s/he loses SSI benefits and Medicaid coverage because of receiving Social Security Disabled Adult Child (DAC) benefits resulting in income exceeding the SSI income limit?

You should have received a letter from the Social Security Administration (SSA) notifying that you are eligible for DAC status. If you have not received this letter or no longer have this letter, have your Social Security Representative Expedite call 1-800-772-1213 (available Monday - Friday from 7am to 7 pm) to request a "Benefit Award Letter for a person with a developmental disability receiving Social Security benefits as a Disabled Adult Child or Disabled Dependent Child for an individual who received SSI in the past."

The "non 1634 DACs"

- What happens when a person **NEVER HAD SSI** and then mom or dad retires, becomes disabled, or dies?
 - Consumer will start to receive a monthly Social Security Disability (SSD) benefit on parent's work history, and 24 months later, Medicare starts
 - If SSD benefit is larger than \$973/month (for 2014) and consumer also has Medicare, he/she **CANNOT GET NJ MEDICAID**
 - DDD views these people as "non-DACs".
 - Currently these people should be able to get DDD services, as non 1634 DACs, if they meet DDD's functional eligibility criteria.

Why is SSI at age 18 so important?

- Having SSI guarantees that consumers will be 1634 DAC- eligible in the future -- when a parent retires, becomes disabled, or dies.
- When consumers are 1634 DACs, they will continue to be Medicaid eligible no matter how much SSD money consumers receive in the future from the parent's employment history.

Medicare Coverage

- Persons who receive Social Security Disability (SSD) benefits are automatically enrolled in Medicare after receiving SSD for 24 months
- SSA will send information about Medicare before this coverage starts

The Social Security Administration's Representative Payee Program

The Representative Payment Program

- Assists persons with disabilities who are not capable of managing money.
- The representative payee is the designated person who will manage the consumer's Social Security income.



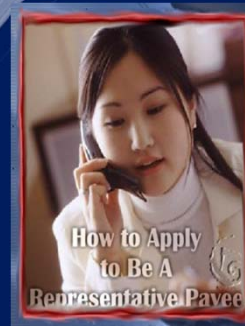
What is a Representative Payee

- Person
- Agency
- Organization or
- Institution selected to receive and manage benefits on behalf of an incapable or legally incompetent beneficiary.



Applying to be a Representative Payee

- Contact your local Social Security office
- Face-to-face interview
 - Documented proof of identity
 - Current mailing & location address
 - Bank account information (for direct deposit)



How SSA Selects a Payee

Conduct a face-to-face interview to:

- Determine relationship to the beneficiary,
- Discuss qualifications,
- Discuss ability to carry out responsibilities of a rep payee,
- Explain rep payee duties,
- Explain reporting responsibilities, and
- Explain liability for not reporting changes.



Power-of-Attorney

- For Social Security, having power-of-attorney or a joint bank account with the beneficiary is NOT the same thing as being a rep. payee.
- Being a Social Security rep. payee does not entitle an individual to manage any funds that aren't Social Security or SSI payments.



My Social Security – Online access to one's Social Security account

IMPORTANT!

- Online access to an individual's Social Security account: **My Social Security**
- **Starting August 1, 2014, most communication from Social Security that previously was done by mail will only occur via the person's My Social Security account!**
 - This applies to everyone who receives Social Security benefits, not just SSI applications.

my Social Security

Your Online Account ... Your Control
www.socialsecurity.gov/myaccount



my Social Security is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.

Who Can Create a *my* Social Security Account?

You must be at least 18 years old and have:



- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.

my Social Security Services

If you don't get benefits, you can—

- View, save, and print your online *Social Security Statement*.

If you do get benefits you can—

- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number; and
- Start or change your direct deposit.

Your Online *Social Security Statement* Provides

- Estimates of the retirement and disability benefits you may receive;
- Estimates of benefits your family may get when you receive Social Security or die;
- A list of your lifetime earnings according to Social Security's records;
- The estimated Social Security and Medicare taxes you've paid;
- Information about qualifying and signing up for Medicare; and
- A printable version of your *Social Security Statement*.

The Online Benefit Verification Letter

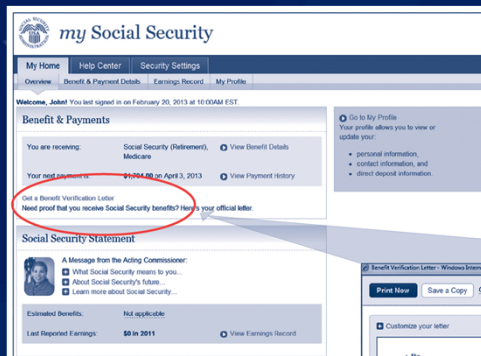
With *my* Social Security you can get your online benefit verification letter and use it as official proof of:



- Your income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Your current Medicare health insurance coverage;
- Your retirement or disability status; and
- Your age.

How To Get Your Online Benefit Verification Letter

To get your benefit verification letter:



- **Sign into your account; and**
- **Select “Get a Benefit Verification Letter.”**
- **Your letter will be displayed and you may print it or save it for later use.**



my Social Security

Getting Started How to create a my Social Security account

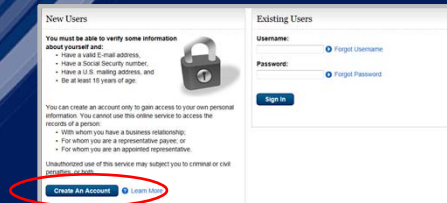
Step 1

Visit www.socialsecurity.gov/myaccount and select: **my Social Security**



Step 2

Select "Create An Account."



my Social Security

Getting Started How to create a my Social Security account

Step 3

Provide some personal information to verify your identity.



Step 4

Choose a username and password to create your account.

Remember the Fastest Way to Verify Social Security and SSI Benefits—

★ *my* Social Security provides an online benefit
verification letter immediately



Visit: www.socialsecurity.gov/myaccount

To Learn More About Social Security

★ Call, visit or go online to find
any of these pamphlets

Disability Benefits

Publication No. 05-10029

Supplemental Security Income (SSI)

Publication No. 05-11000

*Benefits For Children
With Disabilities*

Publication No. 05-10026



Visit Our Website or Call



www.socialsecurity.gov

or

1-800-772-1213

TTY 1-800-325-0778