

Talking Points for Youth and Families Who are Concerned about Losing SSI Benefits

This guide is intended to provide some talking points to assist Case Managers and Enrollment Specialists when talking with families who may be concerned about how their youth's SSI benefits may be impacted by participation in the ASPIRE program.

Remember that every person's situation is unique. Referring to a Benefits Specialist will be necessary to have a comprehensive assessment of the individual's benefit situation. Having said that, the following are some general concepts that apply to most people.

Anytime the youth begins to earn money, and even before, they will be referred to **Benefits Planning**. These specialists are experts in Social Security and can assist the family in understanding SSI and navigating any of the following work incentives.

As long as the youth is attending school regularly, they are eligible for **STUDENT EARNED INCOME EXCLUSION**. Social Security can exclude up to \$1,750 per month or \$7,060 per year of the youth's earned income when figuring out how much SSI they are eligible for. This means the youth may be able to earn quite a bit and still receive their full SSI payment.

- Attending school regularly typically means at least 12 hours per week in high school.
- Exclusion can include money earned at summer jobs when the student plans to continue school in the fall.
- You may need to send Social Security proof that the youth is regularly attending school. (Like a letter from the school, transcripts, etc.)

EARNED INCOME EXCLUSION: If your youth is *not* regularly attending school or has used all of their Student Earned Income Exclusions (SEIE), the regular SSI earned income exclusions apply. Social Security wants people to work, so they only count a little less than half of a person's earnings when they are trying to determine how much SSI a person should receive.

- If a youth doesn't have any unearned income or income deemed from a parent, SSI can exclude the first \$85 of earnings (\$20 General Income Exclusion + \$65 Earned Income Exclusion) per month when figuring SSI. After \$85, SSI will decrease \$1 for every \$2 earned.
- Because of how Social Security looks at earned income, people on SSI will almost always have more total monthly income by working (even though their SSI may go down), since their earnings will usually more than replace what they lose in SSI.

KEEPING MEDICAID. An individual will not lose their Medicaid benefits, even if the SSI recipients earnings are too high to be eligible for an SSI cash payment due to **1619(b) Continued Medicaid Eligibility**, as long as:

- It was the SSI recipients earnings that caused the SSI cash payment to stop
- They have been eligible for an SSI cash payment for at least 1 month
 - Exception ND: because ND is a 209(b) state, SSI recipients had to have been eligible for an SSI cash payment in the month immediately prior to going into 1619(b) status.
- Still meet the disability requirement and
- Still meet non-disability SSI requirements (like resource limits)
- Need Medicaid benefits to continue to work
- Have gross earnings that are insufficient to replace SSI, Medicaid and publicly funded attendant care services (State Threshold amount)

WHAT ABOUT THE ASPIRE INCENTIVE PAYMENTS: Payments for surveys taken for ASPIRE should not be counted as income when determining SSI according to SSA Policy Manual (POMS) Infrequent or Irregular Income Exclusion, SI 00810.410

PARENTS' INCOME: Social Security is always complicated. **Income deeming** is the process that Social Security uses to determine how much of a parent's earned and unearned income counts when trying to determine how much SSI the youth is eligible for.

Parents earned and unearned income can impact how much SSI is received and could ultimately cause the youth to be ineligible for SSI at some point. The amount of parents' income that Social Security counts to the youth will vary based on individual household circumstances. It should be emphasized, however, that in most cases, if the parents income is high enough to make the youth ineligible for SSI, that usually means the overall household income would be higher than when receiving SSI alone.

ASSETS and EXCLUSIONS: In general, the asset limit is \$2000 for an SSI recipient. If they live in a single parent household, Social Security can exclude up to \$2000 of that parent's assets, and can exclude up to \$3000 of assets for a two parent household.

There are assets which generally do not count including:

- Primary Residence
- Primary Vehicle
- Burial Plots
- Special Needs Trust

There are also other asset building tools available such as an IDA (Individual Development Account) & PASS (Plan for Achieving Self Sufficiency) plan which don't count against the SSI asset test. When an asset does not count against SSI, it's called an Exclusion.

HEALTH CARE. Inform the families that there are multiple ways to access health insurance, including additional Medicaid programs, CHIP, Affordable Care Act and employer sponsored health coverage. Be prepared to share possible options as you proceed in discussing the youth or family's concerns about loss of healthcare.

The youth and family will always have ASPIRE support through **CASE MANAGEMENT**. Assure families that you are available as a resource as they face challenges in navigating various benefit systems and agencies. Additionally, Benefits Specialists will be available to help guide them and are trained and certified to answer their Social Security and other benefits questions.

REPORTING EARNINGS TO SOCIAL SECURITY. SSI recipients are required to report their earned and unearned income to Social Security on a monthly basis for an accurate benefit determination. Case Managers and Enrollment Specialists should determine how Social Security prefers this at the local office.

Some general ways of reporting include mailing or faxing pay stubs to the local office, bringing the checks in each month, using the automated telephone reporting system, or the smart phone application.

It is important to remind the families that when working, they need to report changes to the various agencies with whom they work in a timely manner. This will result in fewer problems and possible overpayments and case closures. Again, they need to know that you are available to answer any questions.

OTHER BENEFITS. This document was intended to give some basic information regarding SSI. Families should contact other agencies with whom they are working for information on how working will affect any other benefits they are receiving.