

Common Public Benefits

1. Social Security Disability Insurance (SSDI)

Type of benefit:	Monthly cash benefit based on previous work/earnings.
Agency administering:	Social Security.
Basic eligibility rules:	<ol style="list-style-type: none"> 1. Meet Social Security's definition of disability or blindness. 2. Reach insured status . <p>Read more: Social Security Disability Benefits– How You Qualify (https://www.ssa.gov/benefits/disability/qualify.html).</p>
Benefit amount:	Based on average lifetime earnings (maximum payment \$3,345 per month in 2022).
Ways to find out if you have it:	<ul style="list-style-type: none"> • Set up and log into your My SSA account (https://www.ssa.gov/myaccount/). • Call Social Security 1-800-772-1213, TTY 1-800-325-0778 and request a benefit verification letter or ask an operator to confirm the benefit type and amount. • Look at recent Social Security letters.
General work rule:	<p>Benefit check is all or nothing, based on whether countable earnings are above or below Substantial Gainful Activity-SGA, \$1,350/month, \$2,260/month if blind (2022 rates).</p> <p>In some situation, special work rules (work incentive) allow a person to get SSDI or keep eligibility even when work is SGA.</p> <p>Read more: Social Security Red Book (https://www.ssa.gov/redbook/).</p>

2. Medicare

Type of benefit:	Health insurance.
Agency administering:	Social Security and Centers for Medicare and Medicaid (CMS).
Basic eligibility rules:	<p>Be in one of the following groups:</p> <ul style="list-style-type: none">• Be eligible for SSDI.• No longer receive SSDI due to work but still have a disability.• Age 65 or older.• Have End Stage Renal Disease. <p>Read more: Medicare and You (https://www.medicare.gov/medicare-and-you).</p>
Ways to find out if you have it:	<ul style="list-style-type: none">• Set up and log into Medicare online account (https://www.medicare.gov/account/create-account).• Call Medicare 1-800-633-4227, TTY 1-877-486-2048.
General work rule:	<p>If Medicare is based on eligibility for SSDI, Medicare can continue as long as disability continues or turns 65.</p> <p>Read more: Social Security Red Book (https://www.ssa.gov/redbook/).</p>

3. Supplemental Security Income (SSI)

Type of benefit:	Monthly cash benefit based on financial need.
Agency administering:	Social Security.
Basic eligibility rules:	<ol style="list-style-type: none"> 1. Meet Social Security's definition of disability or blindness, or be age 65 or older. 2. Countable resources below limit (\$2,000, \$3,000 if married). 3. Countable income below maximum benefit rate (\$841 or \$1,261 if married, 2022 rates in most states). <p>Read more: Social Security – Understanding SSI Eligibility Requirements (https://www.ssa.gov/ssi/text-eligibility-ussi.htm)</p>
Benefit amount:	<p>Maximum amount \$841 per month (higher in some states), \$1,261 per month if married (2022 rates).</p> <p>Benefit amount reduced by countable income and free food or shelter.</p> <p>Read more: Social Security – Understanding SSI – Income (https://www.ssa.gov/ssi/text-income-ussi.htm).</p>
Ways to find out if you have it:	<ul style="list-style-type: none"> • Set up and log into your My SSA account (https://www.ssa.gov/myaccount/). • Call Social Security 1-800-772-1213, TTY 1-800-325-0778 and request a benefit verification letter or ask an operator to confirm the benefit type and amount. • Look at recent Social Security letters (look for Supplemental Security Income on heading).
General work rule:	<p>SSI reduces as earnings increase, but only about half of earnings count: First \$65 of earnings (\$85 in some cases) excluded, then half of earnings excluded. Additional deductions may apply. Example:</p> <p style="padding-left: 40px;">\$885 of earnings - \$85 / 2 = \$400 countable \$841 max SSI - \$400 = \$441 SSI \$441 SSI + \$885 earnings = \$1,326 income</p> <p>Read more: Social Security Red Book (https://www.ssa.gov/redbook/).</p>

4. Medicaid (some states use a different name)

Type of benefit:	Health insurance (financial need-based)
Agency administering:	State agency, but in some states people who get SSI automatically get Medicaid.
Basic eligibility rules:	<p>Be in one of the eligibility groups allowed in your state:</p> <ul style="list-style-type: none"> • Be SSI eligible (in most states). • Be a person with a disability who works (in some states, called Medicaid Buy-In). • Other disability groups possible. • Other non-disability groups. <p>Read more: Centers for Medicare and Medicaid Services (CMS) - State Overviews (https://www.medicaid.gov/state-overviews/index.html) and your State Medicaid website.</p>
Ways to find out if you have it:	Contact State Medicaid agency (or designee).
General work rule:	<ul style="list-style-type: none"> • If person receives SSI: keep Medicaid through 1619b rule if the SSI goes to \$0 due to earnings. • If person does not receive SSI: contact State Medicaid agency (or designee) or a benefits planner for state-specific information. <p>Read more: Social Security – Continued Medicaid for People who Work (https://www.ssa.gov/ssi/spotlights/spot-medicaid.htm).</p>

5. Resources for Building Benefits and Work Knowledge

- Read:
 - [Social Security's Red Book](https://ssa.gov/redbook) (ssa.gov/redbook)
 - choosework.ssa.gov
 - See links in this handout
- Watch future webinars: <https://www.nationaldisabilityinstitute.org/cnpp/>
- Contact a benefits planner (Community Work Incentives Coordinator)
 - Call Ticket to Work Helpline (1-866-968-7842, TTY 1-866-833-2967) or go to choosework.gov to find your local Work Incentive Planning and Assistance (WIPA) program.
 - If working with State Vocational Rehabilitation, ask counselor.
 - Ask your local [Center for Independent Living](https://www.ilru.org/projects/cil-net/cil-center-and-association-directory) for referrals (https://www.ilru.org/projects/cil-net/cil-center-and-association-directory).
 - Some employment programs that assist people with disabilities have a benefits planner on staff.