



Clues to Identifying Your Benefits

Identifying which Social Security benefits you receive can be challenging if you don't know what to look for. Below are some clues to assist you when assessing your benefit situation.

SSI Benefit

- SSI cash benefits will fluctuate in amount each month based on a person's earned income, unearned income, or other considerations.
- You've received an SSI check previously but no longer do because of earned and/or unearned income. *
- You receive a cash benefit and have a [limited work history](#) where you have not yet earned enough work credits to qualify for Title II benefits. This status can be verified via a [MySSA account](#).
- Your parent(s) are not retired or disabled and drawing on their Social Security benefits.

**Beneficiaries in this situation may be in a status called 1619(b), which allows a person to maintain Medicaid coverage and SSI eligibility, even if they are not receiving an SSI check. For more information on 1619(b), please click [here](#).*

For information on how SSI cash benefits are calculated, please see the SSI Calculations video [here](#).

Title II (SSDI, SSCDB, "SSA") Benefits

- When received, your cash benefit check is the same amount from month-to-month.
- Your cash benefit received each month totals more than \$841.00 in 2022. **
- You have a parent that is retired or disabled and drawing on their Social Security benefits.
- You have a parent that has passed away who was eligible for Survivor's Benefits
- Your [MySSA account](#) shows that you are eligible for Disability Benefits
- Your [MySSA account](#) 'Your Benefit Verification Letter' states your benefit eligibility.
- You are eligible for Medicare coverage.

***Cash benefits received at a lesser amount does not necessarily mean that you are not receiving a Title II benefit, though receiving more is an indicator that you are. Some individuals will be dual eligible for SSI and Title II benefits.*

Dual Eligible: SSI and Title II Benefits

- You have Medicare (Apple Health) and Medicaid coverage
- While receiving SSI, you have received a letter from SSA stating that you are eligible for an additional benefits

If you are uncertain which benefits you receive and need clarification, we encourage you to reach out to a benefits planner. Benefits Planners can help you identify your benefit and status, as well as rules and eligibility requirements that may be important to consider.



When to Speak with a Benefit Planner: SSI Only

Changes to a person’s employment situation can raise questions about how benefits may be impacted. Increases in pay and hours have the potential to change benefit eligibility or the amount that someone receives through an SSA cash payment. When these changes occur, it can sometimes be helpful to consider speaking with a benefit planner to better understand what these changes may look like.

With the upcoming adjustment to the Redmond Campus Supported Employment per-hour rate of pay, you may be wondering ‘How do I know if I should speak to a benefit planner?’. The table below outline situations for people receiving ***SSI benefits*** that we see as the most crucial for speaking with a planner.

SSI Only	Reason	Should I talk with a Benefits Planner?	Urgency Level
<p><i>Annual gross income is more than \$45,000.</i></p> <p>When calculating annual income use this formula:</p> <p><i>Hourly Wage X Weekly Hours X 4.33 X 12 = Annual Gross Income</i></p>	<p>Individuals earning more \$45,000 may be close to a threshold where maintaining Medicaid eligibility may require enrollment in a premium-based program called Healthcare for Workers with Disabilities (HWD).</p> <p><i>The HWD program becomes an option for individuals who surpass the threshold referenced above or monthly resource limit of \$2,000/individual, \$3,000 for married couples.</i></p>	<p>Yes, if not enrolled in HWD program.</p>	<p>Medium</p>
<p><i>Annual gross income is less than \$45,000.</i></p> <p>When calculating annual income use this formula:</p> <p><i>Hourly Wage X Weekly Hours X 4.33 X 12 = Annual Gross Income</i></p>	<p>Depending on the number of hours worked, this amount may result in no longer receiving an SSI check, but you will likely not be at risk of losing SSI eligibility or Medicaid because of the increase.</p>	<p>Possibly, if you have specific questions or concerns</p>	<p>Low</p>



When to Speak with a Benefit Planner: Title II (SSDI, CDB, “SSA”) or Dual Eligible for Title II and SSI

Changes to a person’s employment situation can raise questions about how benefits may be impacted. Increases in pay and hours have the potential to change benefit eligibility or the amount that someone receives through an SSA cash payment. When these changes occur it can sometimes be helpful to consider speaking with a benefit planner to better understand what these changes may look like.

With the upcoming adjustment to the Redmond Campus Supported Employment per-hour rate of pay, you may be wondering ‘How do I know if I should speak to a benefit planner?’. The table below outline situations for people receiving **Title II benefits** that we see as the most crucial for speaking with a planner.

Title II: SSDI / SS CDB / “SSA” OR Dual eligible for Title II and SSI	Reason	Should I talk with a Benefits Planner?	Urgency Level
<p>Earning more than \$1300/month</p> <p>When calculating monthly income use this formula:</p> $\text{Hourly Wage} \times \text{Weekly Hours} \times 4.33 = \text{Monthly Gross Income}$	<p>Maintaining Title II benefit eligibility utilizes a gross income measure called Substantial Gainful Activity (SGA), which is currently \$1,350.00/month in 2022. Depending on current benefit status, going over SGA may result in not receiving a Title II check for the month or in some situations, cause a loss of Title II cash benefits and eventual loss of Medicare coverage.</p> <p>Talking with a benefit planner could help identify Work Incentives that could allow you to maintain your Title II benefits, even if earning over SGA.</p> <p>** Please note that Medicaid and Medicaid Eligibility is not tied to Title II benefits**</p>	<p>Yes, immediately.</p>	<p>High</p>
<p>Earning more than \$1300/month</p> <p>When calculating monthly income use this formula:</p> $\text{Hourly Wage} \times \text{Weekly Hours} \times 4.33 = \text{Monthly Gross Income}$	<p>We encourage all Title II eligible individuals to connect with a benefit planning services to review and better understand your current benefits.</p> <p>Title II benefits go through 3 phases, each with unique rules. Understanding your status and thresholds related to the phase you are in is crucial when managing these benefits.</p>	<p>Yes, within 2-3 months of the wage increase.</p>	<p>Medium</p>