

## **SOCIAL SECURITY ADMINISTRATION BENEFITS AVAILABLE FOR PEOPLE WITH DISABILITIES**

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**Supplemental Security Income (SSI)** is available to people whose disabilities prevent gainful employment. In order to be eligible, an individual must not have greater than \$2,000 in countable resources and less than approximately \$668 in monthly income (*varies by state*). Because the income and resources of parents are counted until the child turns 18, many people with disabilities will not qualify for SSI until they have reached the age of 18. After age 18, the income and resources of family members are not counted even if the individual continues to live at home. The SSI benefits usually range between \$500.00 and \$700.00 per month. The monthly amount depends on a number of factors, including where the person lives and what other income he or she may have.

In most states, individuals who qualify for SSI automatically receive Medicaid (a.k.a., medical assistance). Medicaid pays for a wide array of services for people with disabilities and provides government-funded health insurance for children and adults with disabilities who have limited financial resources. Medicaid also provides government funding for long-term services and supports, including institutional care in nursing facilities and, in some cases, in non-specialized placements for people with disabilities.

**Social Security Disability Insurance (SSDI)** pays benefits to covered workers who are unable to work because of a disability. After two years, the worker qualifies for Medicare. SSDI is typically given to workers who sustain injuries; however, sometimes, people with lifelong disabilities or mental illness qualify because of work history and experience a subsequent problem with continued employment.

**Benefits for Disabled Adult Children** are available to adults who are unmarried, 18 years of age or older, and whose disability started before the age of 22. One is eligible where their parent has retired (and is collecting their own Social Security Retirement Benefits), has become disabled (and is collecting their own SSDI benefits), or is deceased. The amount of this benefit paid to the disabled adult child is based on the parent's Social Security earnings record. While the disabled adult child may still work and qualify for these benefits, his or her earnings must not be "substantial". In 2010, substantial earnings were considered to be greater than \$1,000 per month.

**Social Security Retirement (SS) Benefits** are available to workers would have earned the requisite 40 Social Security credits. Individuals with disabilities who are considered dependents of a parent collecting SS benefits or of a parent who dies may be entitled to receive a greater monthly benefit amount from the Social Security Administration (SSA) under that parent's earnings record. Additionally, individuals who receive SS benefits receive Medicare two years after SS benefits begin.

It is important to note that **SS or Survivor benefits count as income for SSI purposes and; in some cases, can reduce or eliminate SSI benefits altogether.** If an individual loses his or her SSI benefits, Medicaid eligibility will also be lost. If this occurs, one must, first, contact the SSA in order to be determined a DAC (disabled adult child) client and, then, contact his or her local County Medicaid office to apply for continued Medicaid coverage as a DAC. In order to be determined a DAC, one must

have: (1) already been receiving SSI; (2) been determined disabled by SSA before the age of 22; and (3) lost his or her SSI benefits because of receiving social security survivor benefits.

Medicare is provided to people 65 and over, to SSDI recipients, and permanently disabled Social Security recipients. Medicare is divided into three parts: Part A covers hospital and limited nursing care; Part B covers physician services, as well as a variety of therapies and other items. Part B requires an extra premium, but it is covered by Medicaid when an individual has both Medicaid and Medicare. Part D covers prescription drugs. Medicare also has co-payments and deductibles, which do not apply to people who also have Medicaid. There are no income or resources tests for Medicare.

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