

# Understanding Benefits & How the Hub Can Help

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# What is Disability Hub MN?

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- Free resource network that helps people with disabilities solve problems, navigate the system and plan for their future.
- Trained team of Options Counselors provide one to one assistance via phone, email or chat
- Know the ins and outs of community resources and government programs and help people fit them all together

# Services

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- Options Counseling
- Information Referral & Assistance
- Community Capacity Building
- Follow Along

# Hub Helpful Tools

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- [DisabilityHubMN.org](https://DisabilityHubMN.org)
- [DB101](#)
- [HB101](#)
- My Vault
- [MinnesotaHelp.info](https://MinnesotaHelp.info)
- [Direct Support Connect](#)

# Benefits Basics

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# Benefits for Young People

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- Cash benefits through Social Security:
  - Supplemental Security Income (SSI)
  - Social Security Disability Insurance (SSDI)
  - Childhood Disability Benefits (CDB)
- Minnesota Supplemental Aid (MSA) may provide a supplemental payment for SSI recipients.
- Supplemental Nutrition Assistance Program (SNAP)

# Benefits for Young People

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- Health Insurance Benefits
  - Medical Assistance (MA)
  - Medicare for SSDI/CDB recipients
- Medical Assistance (MA) waivers
  - Community Access for Disability Inclusion (CADI)
  - Community Alternative Care (CAC)
  - Developmental Disabilities (DD)
  - Brain Injury (BI)

# DB101 Youth and Families

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- Page dedicated to benefits issues involving young people and families
- Articles focused on understanding benefits for young people and for parents to understand young people's benefits
- Information regarding planning work and education
- Get started understanding your young person's benefits
- [DB101 Youth and Families Section](#)



## Young People and Benefits

Make education and work the main goals.

### Benefits for Young People

Find out how benefits support young people who work.



### Start Planning Now

Learn about new challenges and opportunities as you become an adult.



### Getting a Higher Education

Learn about education options, your rights, ways to pay for school, and more.



### Finding a Job

Get ideas on how to find work.



### Working

Things you should know about working with a disability.



## Parent Focus

Work makes life better. See how you can help your child get started.

### Parent Focus: Four Ways Benefits Support Work

Learn how benefits and a job can work together for your child.



### Parent Focus: Work is Possible

A disability shouldn't stop your child from working.



### Parent Focus: Putting Work Into the Plan

Get your child on track for work.



### Parent Focus: Turning 18

How benefits change when your child becomes an adult.



### Parent Focus: Managing Benefits

Make sure your child knows how to keep benefits up-to-date.



# Social Security Benefits

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## Supplemental Security Income (SSI)

- Based on current income sources (including ability to earn living)
- Disabling condition that's expected to last at least 12 months
- Start [online](#) then continue application at your [local Social Security office](#) or by calling Social Security at 1-800-772-1213
- [DB101's SSI Article](#)

# Social Security Benefits

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## Social Security Disability Insurance (SSDI)

- Based on insured status
- Disabling condition that's expected to last at least 12 months
- Unable to earn substantial income
- Apply [online](#) or at your [local Social Security office](#)
- [DB101's SSDI Article](#)

# Social Security Benefits

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## Childhood Disability Benefits (CDB)

- Based on insured status of parent and whether they are drawing a benefit from Social Security or deceased
- Disabling condition that's expected to last at least 12 months
- Unable to earn substantial income
- When you make an application for SSI or SSDI Social Security will determine if this is an available benefit for you

# State Cash Benefits

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## Minnesota Supplemental Aid (MSA)

- Additional cash for SSI recipients or those with low SSDI cash amounts
- Can be applied for online at [ApplyMn.gov](https://applymn.gov) or with the paper [Combined Application Form](#)
- [DB101 MSA Article](#)

# State Cash Benefits

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## Supplemental Nutrition Assistance Program (SNAP)

- Cash benefit for those with low income to be used for purchase of food
- Can be applied for online at [ApplyMn.gov](https://applymn.gov) or with the paper [Combined Application Form](#)
- [DB101 SNAP Program Article](#)

# DB101 Cash Benefits Articles

DB101 has information related to cash benefits programs both federally and within the state to be found [here](#).

You can find out more information about eligibility requirements and impact of work income through these articles and videos.

## Cash Benefits

See which programs may help you pay for basic needs.

### What Benefits Do I Get?

How to see which Social Security and state benefits you get.



### Supplemental Security Income (SSI)

SSI helps people with disabilities and seniors who have low income and resources.



### Social Security Disability Insurance (SSDI)

SSDI helps people with disabilities who worked and paid Social Security taxes.



### Minnesota Supplemental Aid (MSA)

MSA is a state program that helps many people who get SSI.



# Health Care Benefits

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## Medical Assistance (MA)

- Medical insurance programs which provide coverage for people with low income or a disability
- Apply online at [MNSure.org](https://MNSure.org) for those without a disability determination.
- Apply using [Application for Certain Populations](#) for those with a disability determination, with Medicare, or over age 65.
- [DB101's MA Overview Article](#)



# Health Care Benefits

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## MA Waiver Programs

- Provide funding for services that help people with disabilities maintain independence in the community
- Pay for things that are not typically covered by insurance such as in home care, accessibility modifications, equipment and more.
- Apply through your [county human services department or tribal health care office](#) by requesting MNChoices Assessment
- [DB101's MN Waiver Programs Article](#)

# Health Care Benefits

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## Medicare

- Federal insurance connected to SSDI/CDB benefits or age over 65
- Parts A and B automatically begin and cover hospital, doctor, and medical equipment
- Part D prescription coverage must be signed up for at [Medicare.gov](https://www.Medicare.gov)
- Social Security sends notice when Medicare is due to start
- [DB101's Medicare Article](#)

# DB101 Health Coverage Articles

DB101 has information related to healthcare programs both federally and within the state to be found [here](#).

You can find out more information about eligibility requirements and impact of work income through these articles and videos.

## Health Coverage

See which programs can help you stay healthy.

### Finding the Right Coverage For You

Try this interactive guide to see your health coverage options.



### Medical Assistance (MA): Overview

MA is public health coverage. There are different ways to qualify.



### Income-Based MA

For people with and without disabilities who have low income.



### Disability-Based MA

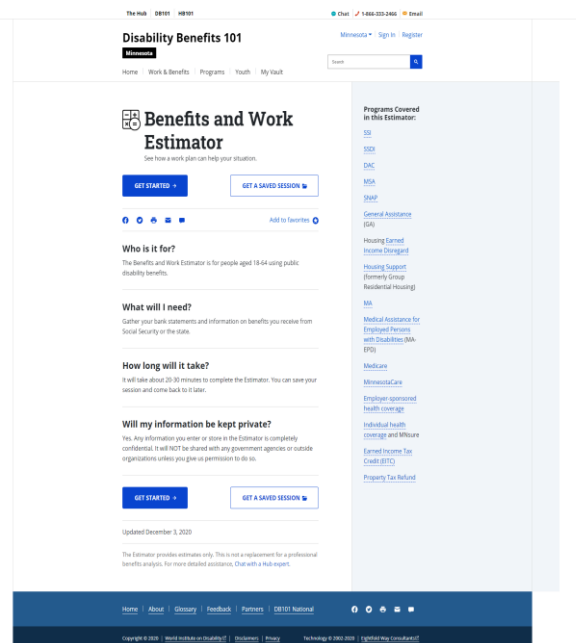
For people with disabilities who have low income.



# Work and Benefit Estimator

- Provides in depth analysis of a person's benefits through a work attempt
- Projects changes years into the future
- Estimates changes to cash benefits, health benefits, and housing benefits

[DB101 Work & Benefits Estimator](#)



# Benefits and Work Details

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# Supplemental Security Income (SSI)

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## The Details

# How Income Affects SSI Benefits

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- SSI benefits are based on need, meaning any other income will affect the cash benefit amount.
- Income is any item an individual receives in cash or in-kind that can be used to meet his or her need for food or shelter.
- This includes unearned income, earned income, deemed income, or in-kind income.

[DB101 Article: How SSI Counts Your Income](#)

# How SSI Counts Income

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- The Countable Income Calculation determines your SSI benefit amount
- Earned Income and Unearned Income are treated differently within the equation
- Unearned income is counted dollar for dollar with a \$20 general exclusion applied
- Earned income is counted for just under half of its worth
- There are other exclusions that can be applied such as PASS exclusions, IRWEs/BWEs, and the Student Earned Income Exclusion



# Examples of Income for SSI

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- Earned income includes wages, net earnings from self-employment, royalties, honoraria, and sheltered workshop payments.
- Unearned income includes Social Security benefits, pension, state disability payments, unemployment benefits, interest income, dividends.
- In-kind income is food or shelter adults receive that is paid by someone else.
- Deemed income is part of the income of an SSI recipient's spouse or parents(s) living with the SSI recipient.

# How Income is Counted by SSI

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- Social Security does not count all income when determine how much SSI a person will receive each month.
- Social Security applies exclusion when determine how much SSI a person will receive.

# How Earned Income Is Counted for SSI

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- Basic exclusions include:
- General income Exclusion (\$20) applies to unearned or earned income the person receives.
- Earned Income Exclusion (\$65) applies to earnings.
- Disregards 50% of the remaining earned income.
- Because of the exclusions, less than 1/2 of the earned income is counted.

[DB101 Article: SSI & Work](#)

# The SSI Income Calculation

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## Step 1: Countable Unearned Income

- Start with total Unearned Income and subtract the \$20 general exclusion that everyone gets

→ The result is your Countable Unearned Income.

\*Those who do not receive any Unearned Income would have \$0 Countable Unearned Income and would move on to the next step

# The SSI Income Calculation

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## Step 2: Countable Earned Income

- Start with total Earned Income and subtract the \$20 general exclusion that everyone gets if you did not use it in Step 1
  - Subtract \$65 the earned income exclusion that anyone who works gets
  - Also subtract any Impairment Related work expenses
  - Take what's left and divide that by 2 (Blind work expenses are deducted after this step)
- The result is your Countable Earned Income

# The SSI Income Calculation

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## Step 3: Total Countable Income

- Add Countable Unearned Income and Countable Earned Income from Steps 1 and 2
  - If you have a Plan to Achieve Self Support (PASS) subtract your contribution to it
- The result is your Total Countable Income

# The SSI Income Calculation

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## Step 4: Benefits Calculation

- Start with maximum possible SSI benefits for your living situation
  - Subtract Total Countable Income from Step 3
- The result is your SSI Benefit Amount

# Example SSI Calculation - Situation

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Beth receives the maximum SSI benefit for a single person = \$794/month.

She started working part-time and earns \$575/month



# Example SSI Calculation – Step 1

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## Step 1: Countable Unearned Income

Unearned Income	\$ 0.00
General Disregard	<u>\$ 0.00</u>
<b>Countable Unearned Income</b>	<b>\$ 0.00</b>

# Example SSI Calculation – Step 2

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## Step 2: Countable Earned Income

Earned Income		\$ 575.00
General Disregard	-	\$ 20.00
Earned Income Disregard	-	<u>\$ 65.00</u>
Remainder		\$ 490.00
Divided in half	X	<u>0.50</u>
<b>Countable Earned Income</b>		<b>\$ 245.00</b>

# Example SSI Calculation – Step 3

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## Step 3: Countable Unearned Income

Countable Unearned Income	\$ 0.00
Countable Earned Income	<u>\$ 245.00</u>
<b>TOTAL COUNTABLE INCOME</b>	<b>\$ 245.00</b>

# Example SSI Calculation – Step 4

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## Step 4: SSI Benefit Calculation

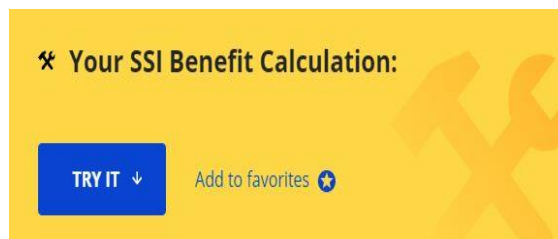
Maximum SSI Benefit for Beth	\$ 794.00
Total Countable Income	- <u>\$ 245.00</u>
<b>Beth's SSI Benefit</b>	<b>\$ 549.00</b>

SSI Benefit	\$ 549.00
Earned Income	<u>\$ 575.00</u>
Beth's Total Monthly Income	\$1,124.00

# DB101 SSI Try It

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- Try Its on DB101 provide a snapshot of a single benefit and the impacts of earned income on amount and eligibility
- SSI Try It located in the “SSI and Work” article estimates SSI benefit amount with earned income
- [SSI and Work Article and Try It](#)



# Medical Assistance (MA)

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## The Details

# MA Eligibility Types

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## **Income Based MA:**

- Covers people without disabilities who have low income
- Income limit based on household size and qualifying types
- No asset limit

## **Disability Based MA :**

- Covers people with disabilities who have low income
- Income limit is based on household size and qualifying type
- Asset limits varying based on qualifying types

# Disability-Based MA

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- Doesn't count all your earned income so may be a better option if work income is too high for income-based MA
- Covers extra services like MA-waiver programs
- Can be used as a secondary to Medicare
- If work income is too high to qualify there is a program called Medical Assistance for Employed Persons with Disabilities (MA-EPD) which has no income limit
- 1619(b) program exists for SSI recipients whose earned income is too high to get a cash SSI benefit but who would still otherwise qualify



# Example Countable Income for Disability Based MA

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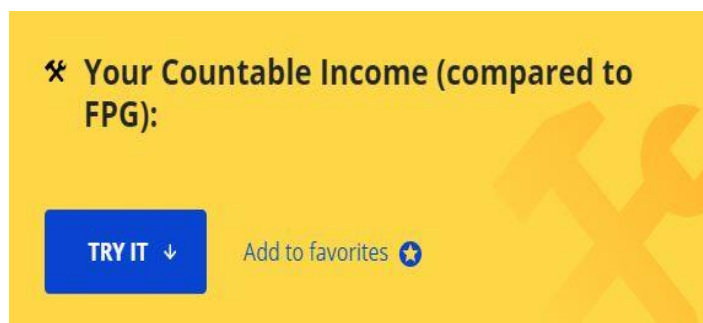
Unearned Income	\$ 0.00
Earned Income	\$ 575.00
Earned Income Disregard	- <u>\$ 65.00</u>
Remainder	\$ 510.00
Divided in half	<u>X 0.50</u>
<b>Countable Earned Income</b>	<b>\$ 255.00</b>

→ \$217.50 is Beth's countable income which would be less than 100% FPG for a household of 1 therefore she continues to be eligible for disability based-MA

# DB101 Disability Based MA Try It

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- Try Its on DB101 provide a snapshot of a single benefit and the impacts of earned income on amount and eligibility



- Countable Income Try It located in the “Disability Based MA” article estimates disability-based MA benefit eligibility

[Disability-Based MA: Is it Right for You?](#)

# 1619(b)

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- Helps to keep MA coverage for SSI recipients if their benefit goes to \$0/month from work income
- To be eligible a person must:
  - Have been eligible for SSI benefits for at least 1 month
  - Have been eligible for MA benefits the month before SSI went to \$0/month
  - Need MA coverage to keep working
  - Still have resources below SSI limit of \$2,000
  - Have less than \$69,070 gross earnings (2020 figure)
  - Still meet all of SSI's other rules (still be considered medically disabled)
- [DB101 SSI Incentives Article](#)

# Medical Assistance for Employed Persons with Disabilities (MA-EPD)

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- Provides MA eligibility for recipients with a disability who are working
- To be eligible a person must:
  - Have been determined disabled by the Social Security Administration (SSA) or the State Medical Review Team (SMRT)
  - Be working and earning more than \$65/month
  - Have assets below \$20,000
  - Pay a monthly premium based on income

[DB101 MA-EPD Article](#)

# Questions?

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# How to reach us?

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We respond to voicemails, emails, and chats within one business day. You can request to talk to the same person.

- Live Chat: Easy & quick, OC's available 8:30-5 Monday to Friday
- Email: Easy, response within a day
- Phone: Easy, talk through a particular case or have many questions answered, OC's available 8:30-5 Mon-Fri
- [Contact Us Page](#)
- Find us on [Facebook!](#)

# Thank you!

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**Your best life, your way.**

**Disability Hub MN** is a free statewide resource network that helps you solve problems, navigate the system, or plan for your future. Our team knows the ins and outs of community resources and government programs and has years of experience helping people fit them all together.

Questions? Call 1-866-333-2466