

PUBLIC BENEFITS PRESENTATION

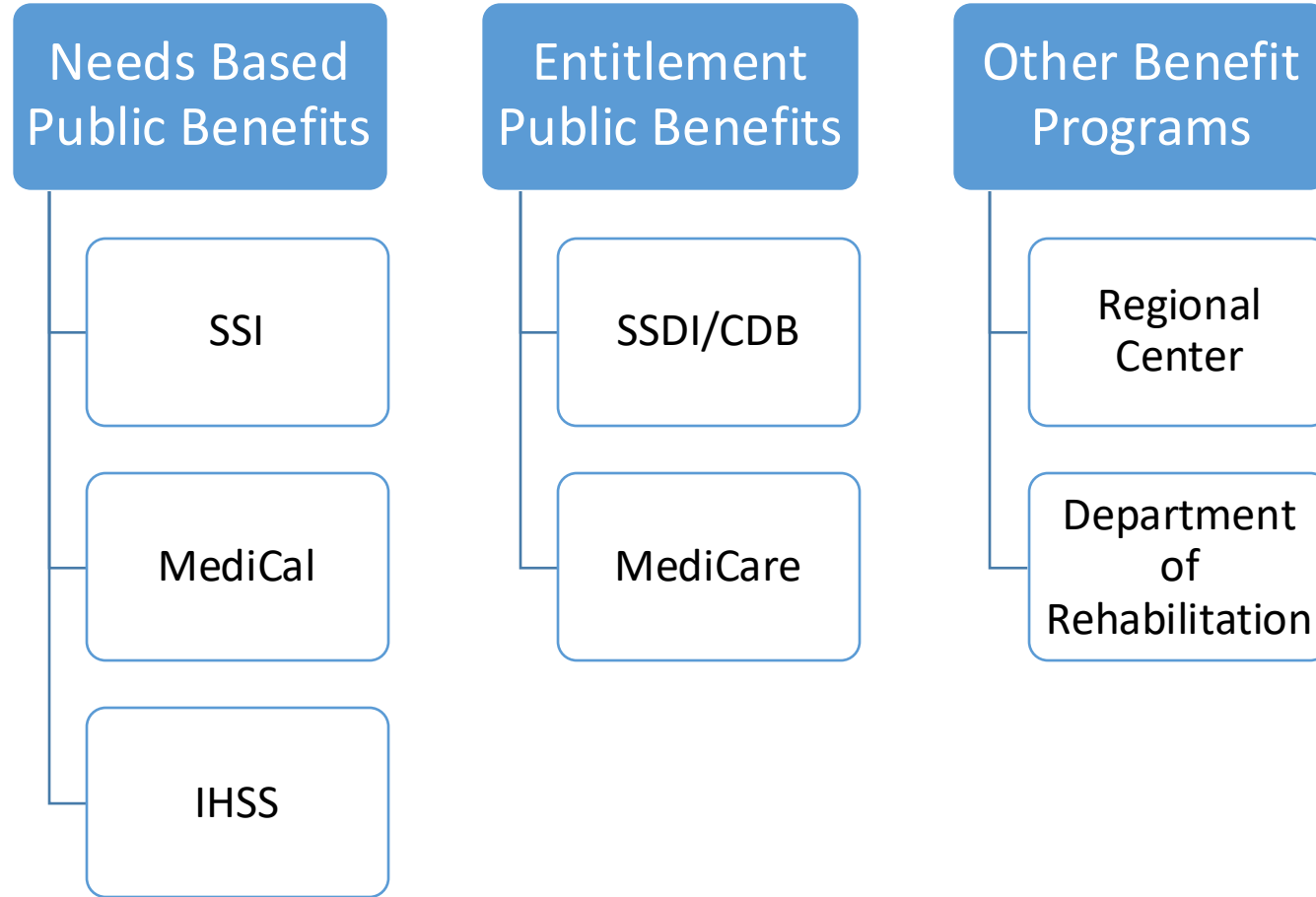
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# Types of Public Benefit Programs



# SUPPLEMENTAL SECURITY INCOME

# SSI Eligibility

## Person Must Meet Two Tests:

- Disabled
  - Under SSA's Definition
  - Substantial Gainful Activity
    - (\$1550/month in 2024)(\$1620/month in 2025)
- Financial
  - Resource Test
  - Income Test

# SSI Resource Test

- “Countable resource” limits for SSI are:
  - \$2,000 for an eligible individual and
  - \$3,000 for an eligible couple
- Not all resources are counted, some are exempt:
  - Home of any value
  - Automobile of any value
  - Furniture, clothing, and personal care items
  - Burial plots, certain types of life insurance contracts, and miscellaneous other assets
  - Special Needs Trust (properly written)
    - Must provide copy of Trust and statements to SSA

# SSI Income Test

- Income reduces the amount of the monthly SSI benefit
- The type of income will have a different effect on the SSI benefit amount
- Income is divided into:
  - Earned Income (e.g., wages) (50% after \$85/month)
  - Unearned Income (e.g., cash gifts or inheritances)
    - Dollar for dollar decrease after \$20/month
  - In Kind Income (e.g., shelter) – see next slide

NOTE: Definition of “income” for SSI purposes is different than definition of “income” for IRS purposes

# Supplemental Security Income Benefits Amount

- Monthly benefit – \$1,182.94 for 2024  
- \$1,205.94 for 2025
- New Food and Shelter Rules for SSI
  - Food provided by another source no longer results in SSI decrease
  - Only need to pay \$334.33 for housing to avoid decrease in SSI

# How SSA Treats SNTs Distributions

- Direct Distributions from SNT to Beneficiary
  - Treated as “Unearned Income”
    - Dollar for dollar reduction in the SSI benefit, after \$20 per month.
- Direct Distributions for items
  - No effect on SSI benefit
- Direct Distributions for Shelter
  - No reduction if beneficiary is paying \$334.33



## SSI Deeming of Income to Minor or Spouse

- Income and resources of a person having a duty of support are attributed or "deemed" to the person who is legally entitled to support. In the most common cases:
  - Parents income and assets deemed to minor
  - Spouse's income and assets deemed to spouse

# CalABLE Account

- Disabled prior to age 26 (as of Jan. 2026 – 46 years old)
- Funding from any source
- \$18,000 per year (additional \$14,580 from wages)
- Maximum of \$100,000
- Not counted as a Resource for SSI purposes
- Can be used to pay for Shelter with no negative affect on SSI
- Disbursements for education, housing, health, personal support.

# MediCal

- Automatically qualify for MediCal if receiving SSI
- Always secondary to private health insurance

# In Home Support Services

# In Home Support Services (IHSS)

- Serves children and adults with disabilities who are unable to perform activities of daily living and cannot remain safely in their homes without help
- Eligibility requirements include
  - Must have MediCal
  - Must live in home or an abode of own choosing
  - County social worker will do a needs assessment
    - Social worker will assess types of services needed and number of hours the county will authorize
    - Maximum hours is 283 hours per month

# IHSS Process:

- Contact IHSS to apply
- Health Care Certification form
- IHSS Assessment
  - Time for task
  - County Guidelines
- Notice of Action

- Domestic services, such as sweeping, vacuuming, taking out the garbage, wheelchair cleaning and battery recharging, and changing bed linens
- Related services, such as meal preparation and cleanup, laundry, and shopping
- Personal care services, such as feeding, bathing, grooming, dressing, bowel and bladder care, and help with medications
- Transportation to medical appointments or alternative sources of services like day programs

# Paramedical Services

- injections
- breathing treatments, nebulizer
- catheter changes
- skin and wound care if there is a decubitus ulcer
- suctioning through a tracheotomy or through the nose and mouth
- including tracheal suctioning
- bowel program
- insertion of suppositories or administration of an enema



# PROTECTIVE SUPERVISION

Service for people who, due to a mental impairment or mental illness, need to be observed 24 hours per day to protect them from injuries, hazards or accidents.

Individuals eligible for Protective Supervision must have:

A “mental impairment” or “mental illness” that causes functional limitations in:

**Memory** (e.g. forgetting things, people, places, to start or finish a task, etc.)

**Orientation** (e.g. inability to recognize and adapt to time, people, places, environment, surroundings etc., needed to live and complete tasks)

**Judgment** (e.g. making decisions which put the individuals health and/or safety at risk)

# Parent(s) as the IHSS Provider

No longer required that one parent must be working and the other precluded from working to care for the child.

Social Security Disability  
Insurance/Childhood Disability  
Benefit (SSDI/CDB)

# Social Security – Childhood Disability Beneficiary

- Pays benefits to adults whose disability began before the age of 22.
- This program is currently called the Childhood Disability Beneficiary (CDB), formerly referred to as a Disabled Adult Child (DAC).
- The amount of the disabled adult child's monthly check is roughly 50 percent of the parent's monthly cash payment at full retirement age, and 75 percent at death.
- Adult Child can receive both SSI and SSDI/CDB depending upon the amount of SSI received

# Social Security – Childhood Disability Beneficiary

- Parent must have paid into the Social Security system the required number of quarter (credits)
  - Depending upon age 5 to 10 years
- Parent must be:
  - Receiving Social Security Retirement benefits
  - Receiving Social Security Disability Insurance benefits
  - Deceased
- Should receive benefit off of the parent with the highest benefit amount

# Effect of Work on SSI and SSDI/CDB Benefits

- All earnings must be reported to SSA
- If on SSI, will reduce the SSI check by 50 cents on the dollar (after the first \$85 of earnings)
- Can trigger a Disability Review to see if still eligible
- If on SSDI/CDB can trigger a Trial Work Period (TWP)
  - Benefits will continue for up to 9 months in a 5 year window.
  - Earnings of \$1,160 or more counts as one month of TWP
- Extended Period of Eligibility (36 months)
  - Continue to receive benefits until you achieve Substantial Gainful Activity (\$1,620) at which time benefits cease.

# Social Security/Childhood Disability Benefits

- Medicare after 24 months
  - A better health benefit than MediCal

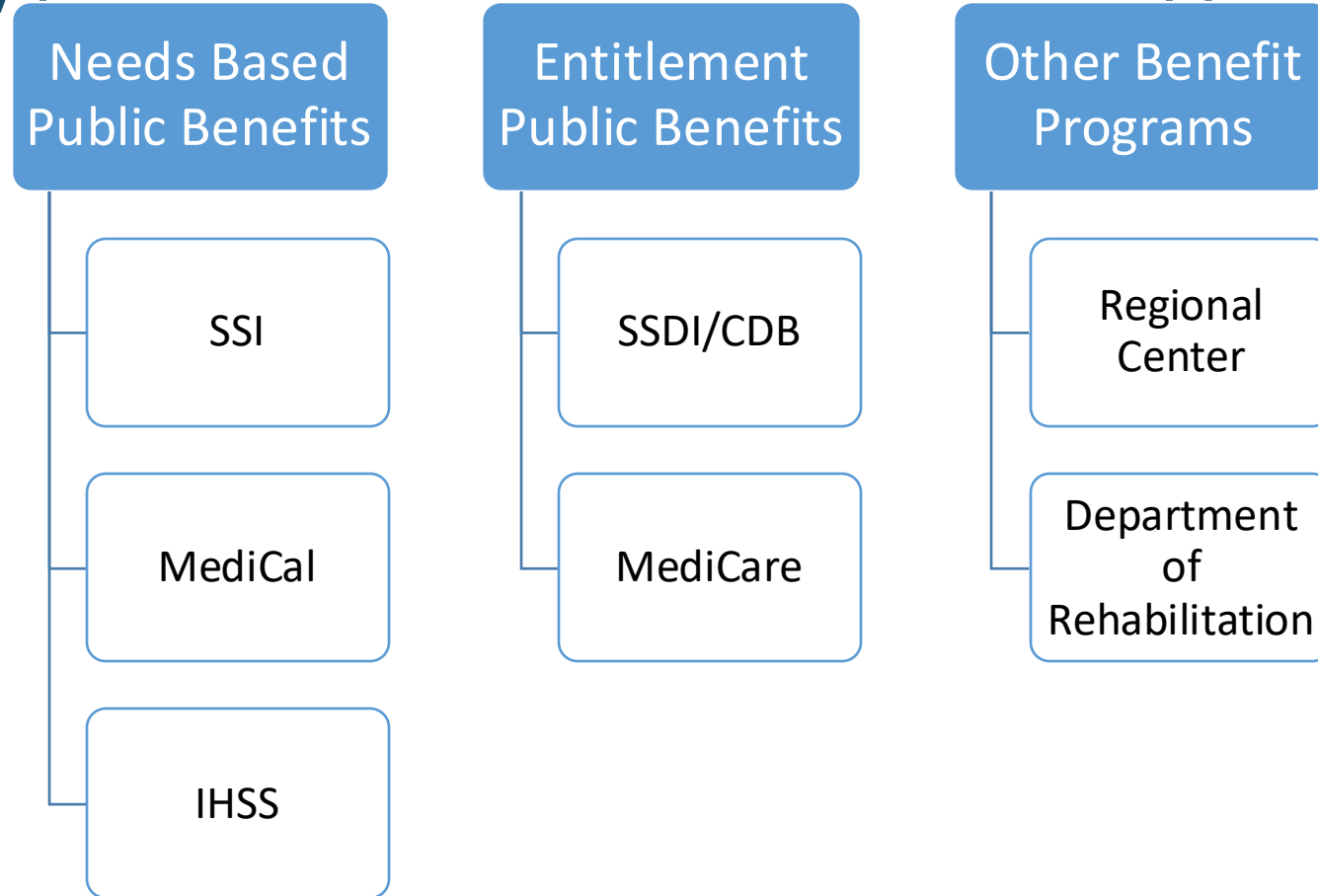


# SHIFT FROM SSI TO SSDI/CDB (DAC)

- Might result in loss of SSI and SSI linked MediCal
- Medicare after 24 months on SSDI/CDB
- Can remain on MediCal through DAC Medi-Cal if:
  - Over 18
  - Had SSI before age 22
  - Found eligible for SSDI/CDB (DAC)
  - Lost SSI due to receipt of SSDI/CDB (DAC)
- SSI Resource and Income limits apply (disregards SSDI/CDB benefit income)

# TO REVIEW

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QUESTIONS AND ANSWERS??

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