

Supplemental Security Income (SSI) and Medicaid

❖ *What is Supplemental Security Income (SSI)?*

Supplemental Security Income (SSI) is a federal program managed by each state's Social Security Administration. SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to adults age 65 and older without disabilities who meet the financial qualifications. **The maximum possible SSI payment in 2025 is \$967. Any earned or unearned income will reduce this amount.**

❖ *What are the qualifications to receive SSI?*

The purpose of SSI is to provide income for those who are incapable of earning enough wages to support themselves due to disability, blindness, or age. To qualify:

- One must be blind, disabled, or >65 years old **AND**
- If age 18 or over, one must not receive any unearned income over \$967 or earned income over \$2,019 or have assets exceeding \$2,000 (see below for information on earned income and assets)
- If under age 18, it is the parent's income which counts towards the income and asset limitations
- **One does NOT need to have paid into Social Security** in order to receive these benefits. Funds for SSI come out of the general revenue fund and are not based on work credits/amount paid from one's income.

❖ *How is "disability" determined?*

The Social Security Administration does not, itself, make the determination of disability for SSI eligibility. A separate entity, Disability Determination Services (DDS), makes this determination based on what is called the "Blue Book" and by contacting medical sources and schools related to the applicant. However, in general, the determination of disability is made when the disability:

- is a physical or mental impairment that keeps a person from performing "substantial work", **AND**
- is a condition expected to last at least 12 months or result in death.
- For a child, the impairment must result in a marked or severe functional limitation and be expected to last at least 12 months or result in death.
- To qualify under "blindness", one must have a corrected vision of 20/200 or less in the better eye, or a field of vision <20 degrees.

Presumptive Disability: While waiting for official approval of SSI benefits, an applicant can potentially receive up to 6 months worth of SSI payments on a conditional basis if the applicant has one of 15 conditions (including, but not limited to Down Syndrome and Cerebral Palsy). This determination IS made by SSI, based on the condition and subsequent assumption that one will be approved by DDS.

For information on disabilities listed in the blue book, you can visit this link and select "Adult Listings" or "Childhood Listings" in the left hand column:

<https://www.ssa.gov/disability/professionals/bluebook/>

****REMEMBER:** SSI is an assistance program. Therefore, someone who exceeds the income and/or resource limit will be denied despite their disability. **However, one could potentially qualify for a different program: SSDI. {See the handout on SSDI and Medicare}****

❖ *How is financial eligibility determined?*

As previously noted, to be eligible for SSI one must make no more than \$967 in unearned income (up from \$934 in 2024) and have no more than \$2,000 of assets in their name. Understanding what counts towards income and assets can help one determine their eligibility.

- **What counts as income and assets:**

- Any **unearned income** counts dollar-for-dollar towards the \$967 maximum. Unearned income includes any Social Security Disability/Retirement benefits, child support, unemployment benefits, interest income, pensions, state disability payments and cash/in-kind support from family and friends.
- **Earned income** includes wages, net income from self-employment and royalties, but does not count dollar-for-dollar towards one's \$967 maximum. **Because SSA wants to encourage work**, they utilize a formula which ignores the first \$85 of earned income and then divides the rest of your income by half. The remainder, plus any unearned income, is what counts towards the \$967 maximum. Therefore, you can have up to \$2,019 of total monthly income or up to \$967 of unearned income and remain eligible for SSI.
- **The total maximum yearly earned income for SSI recipients in 2025 is \$24,228.**
- **If the SSI recipient is married to another SSI earner**, the monthly maximum earned income is \$3,028 and unearned income is \$1,450. One cannot be married and remain on SSI if their spouse is not also on SSI.
- Assets that count toward the \$2,000 maximum limit include **money in the bank, investments of any kind, real estate other than a primary residence, and personal property and household goods over certain limits.**
- If the applicant is under age 18, it is the parents' income and assets that are counted, not the child. **If the parents income and assets do not qualify for SSI, the child will not qualify.**

- **What does not count as income and assets:**

- Income that is not counted includes Work Incentive programs like blind work expenses, Plan for Achieving Self Support (PASS) income, and impairment-related work.
- **Assets that are NOT counted include your primary home nor the land that it is on, one vehicle, household goods and personal effects, term life insurance policies or policies with a face value less than \$1,500.**
- 529c college tuition disbursements are not counted when payment is made directly to a university for tuition and fees. Likewise, you can roll over a 529c into a 529a ABLE account with no penalty as long as the rollover is \$16,000 or less per year.

[Understanding Supplemental Security Income SSI Income](#)

[SSI Federal Payment Amounts for 2023](#)

[Social Security Online - The Red Book - A Guide to Work Incentives](#)

❖ *How do I apply for SSI?*

- If you believe that you or your loved one are eligible for SSI, you can visit www.ssa.gov/ssi to apply online and to find instructions for what you will need to apply. You can also apply at your local Social Security office. **While SSA lists an 800 number that you can call, it is often best if you reach out to your local office.**
Local Lubbock SSA: 5825 16th St
(866) 467-0460

- Whether applying online or in-person, you will not yet need documentation for the application, but **you WILL need names, phone numbers, and addresses of both medical sources (doctors and therapies) as well as school sources.** Having medical documentation, IEPs, 504's, etc will become important once you have an interview.
- **Once you have submitted your application you will need to call to make an appointment. Call to make an appointment even if you are not instructed to do so.** Offices are often weeks or months behind, so be prepared to make an appointment for 2-3 months out.
- Take all pertinent documentation to your interview including medical and therapy documentation, IEPs, 504's or anything else which defines or proves your child's disability.

****NOTE: If you are applying for a child who will soon be turning 18 it is highly recommended that you 1) start the process about 2-3 months before the 18th birthday, but 2) do not set the appointment for any date BEFORE the birthday month. If you have an interview before the month of your child's 18th birthday (i.e. June 1st if your child has a June birthday), the appointment will be void and you will have to reschedule, which would likely be several weeks or months later.****

- Approvals take 3-5 months and will come in the mail.

❖ ***What if I am denied?***

If you receive a letter of denial, it is *very likely* that this is actually a letter of denial for a separate program: SSDI. When one applies to SSA, they technically apply to both SSI and SSDI (Disability income which comes from work credits of you or a parent).

- **Read the denial letter closely.** If it says you are denied for "Social Security Disability Income", that is ok. This letter almost always comes first, and is NOT a denial for SSI. A separate letter regarding your SSI approval will come within 3-5 months.
- If the letter does say that you are denied for Supplemental Security Income (SSI), **you must request a reconsideration/appeal within 60 days or you will have to start the application process over.**
- **There are attorneys who specialize in SSI applications and appeals.** Most often, their only fee is a percentage of any back pay owed to the applicant. One group which helps with these appeals is Thomas Marcy with Marcy Disability: 806-747-4582

<https://www.ssa.gov/ssi/text-appeals-ussi.htm>

❖ ***How do I receive Medicaid?***

SSI is not insurance, but if you qualify for SSI in Texas, you automatically begin to receive Medicaid (this is not true for every state). Medicaid provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults and people with disabilities. Medicaid is administered by states, according to federal requirements. The program is funded jointly by states and the federal government. **Below are 4 ways one is eligible for Medicaid:**

- **You are approved for SSI.** Once approved, you will automatically be enrolled in Medicaid. In order to keep your Medicaid, you must maintain your SSI eligibility.
- **You have a Medicaid Waiver.** Individuals with IDD who are enrolled in a Medicaid Waiver program (HCS, CLASS, DMBD, MDCP, or TxHmL) are automatically enrolled.
- **You have a Medicaid Buy-In.** [Medicaid Buy-In for Adults | Texas Health and Human Services](#)
- **You had Medicaid and SSI,** but lost your SSI due to being approved for SSDI (Social Security Disability/Retirement/Survivors Income). Under the **"Pickle Amendment"** you will not lose your Medicaid if you switch from SSI to SSDI. {See the handout on SSDI and Medicare}

