SSI and MEDICAID for Transition Age Youth

Questions and Answers Regarding New Hampshire Youths

When and why should my student apply for SSI and Medicaid?

The transition process officially begins age 14 ½, at which time the student, family and school need to ask 'How is the student going to access health care and have some financial security, when the student turns 18 and/or graduates from school to the adult service world?'

The optimal goal would be to secure a full-time job that ensures both financial security and health care. Oftentimes, this goal is not feasible. In these cases the Social Security Administration (SSA) and New Hampshire Department of Health and Human Services (NH DHHS) provide options for cash and health care programs.

IMPORTANT: Being found eligible for a Social Security disability benefit (SSDI or SSI) and Medicaid programs is essential in order to participate in programs offered through adult service providers.

At what point should I investigate my child’s eligibility for SSI benefits?

Before the age of 18, both Supplemental Security Income (SSI) and Medicaid programs also count family income and resources towards the child’s eligibility.

If the student is already eligible for SSI, at age 18 the SSA will re-determine the students continue eligibility as an adult (both the medical and financial criteria).

If the student was not already eligible for SSI, during the month the student turns 18, the student can apply for SSI as an adult and, therefore, be looked at as a single individual with a disability regardless of his/her parents’ income or assets.

However, in either case, the student will need to file for adult Medicaid programs.

What are the criteria for Social Security benefits?

The student could be found eligible for one of two Social Security Disability programs: Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) or both.
SSDI:

If the student’s disability is documented as having begun before the age of 22 and either parent is 1) deceased or 2) receiving retirement or disability benefits themselves, then the SSA could determine the student to be a Disabled Adult Child who is eligible to receive benefits from their parent’s social security account under SSDI with Childhood Disability Benefits (CDB).

SSI:

If the student does not receive benefits under SSDI or the SSDI benefits, with other income, is less than the SSI income limit, the student’s eligibility for the Supplemental Security Income (SSI) program will be considered. SSI eligibility has two types of requirements: 1) category, and 2) income. For adult SSI, the SSA looks at the student’s disability, income, and assets at age 18 or older.

**SSI Category: Disabled Adult**

Adults who are determined ‘disabled’ by the SSA are one category of people who qualify for SSI. To prove disability, SSA will require documentation stating that your student is so disabled that s/he is not able to work at a level of ‘Substantial Gainful Activity’ (SGA), which in 2012 equals gross earnings over $1010 per month for a continuous period of 12 months.

The application process can be eased (and the chance of denial reduced) by providing copies of:
- IEP’s and any school reports
- Letters of support from vocational coordinators, teachers, school nurses, and qualified medical examiners that document the student’s inability to work at SGA.

For a variety of reasons, first applications are often denied. Therefore, it is highly recommended to follow the SSA appeal process, rather than beginning a new application.

**General SSI Income and Resource Limits**

In 2012, the maximum SSI payment for an individual is $698 per month. (For a couple the maximum SSI amount is $1048 per month.) Other income that an individual has will decrease this amount.

The resource limit (including bank accounts, bonds, and other assets) is $2,000 for an individual. If married, the individual’s assets combined with his/her spouse’s assets must be less than $3,000.
SSI Earned Income: Under the Substantial Gainful Activity level of $1010

The income requirement for SSI eligibility states that the student cannot earn more than $1010 of income per month (the SGA amount for 2012). This is only true for the initial application. Once eligible for SSI benefits, SGA is no longer applicable.

Please know that there are work incentives!

Now, that your student is determined too disabled to work and eligible for either of these state or federal programs, you should know that both SSA and NH DHHS want the individual with a disability to work to their full potential! To that end, there are work incentives specific to each program! Before starting work it is important to contact a Work Incentives Specialist through the student’s Area Agency or Mental Health Center or through the Work Incentives Planning and Assistance (WIPA) Project in New Hampshire.

Work Incentives Planning and Assistance Projects (WIPA):

Granite State Independent Living, 21 Chenell Drive, Concord NH 03301
Toll free 877-809-7028 – for the full State of NH.

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SSI Earned Income: Under the Substantial Gainful Activity level of $1010

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State of New Hampshire Aid to the Permanently & Totally Disabled (APTD)

Aid to the Permanently and Totally Disabled (APTD) is cash assistance and Medicaid for individuals who are between the ages of 18 and 64 and who are physically or mentally disabled.

Eligibility Requirements

To be eligible for APTD cash assistance, you must meet certain requirements. If you are eligible for cash assistance, you are also eligible for medical assistance.

APTD eligibility has two types of requirements: 1) category, and 2) income. For adult APTD, the State of NH looks at the student’s disability, income, and assets at age 18 or older.

To prove disability, SSA will require documentation stating that your student is so disabled that s/he is not able to work at a level of 'Substantial Gainful Activity' (SGA), which in 2012 equals gross earnings over $1010 per month for a continuous period of 48 months.

The application process can be eased (and the chance of denial reduced) by providing copies of:
- IEP’s and any school reports
- Letters of support from vocational coordinators, teachers, school nurses, and qualified medical examiners that document the student’s inability to work at SGA.

For a variety of reasons, first applications are often denied. Therefore, it is highly recommended to follow the State of NH appeal process, rather than beginning a new application.

General APTD Income and Resource Limits

In 2012, the maximum APTD payment for an individual is dependent on the individual’s living arrangements. The maximum payment for an individual in an independent living arrangement is $712 per month. (For a couple the maximum SSI amount is $1049 per month.) Other income that an individual has will decrease this amount.

The resource limit (including bank accounts, bonds, and other assets) is $1,500 for the assistance group.
**SSI Earned Income: Under the Substantial Gainful Activity level of $1010**

The income requirement for SSI eligibility states that the student cannot earn more than $1010 of income per month (the SGA amount for 2012). This is only true for the initial application. Once eligible for SSI benefits, SGA is no longer applicable.

**What is the difference between Medicaid and Medicare?**

**Medicaid:**

Medicaid is the state health insurance program for children, adults with disabilities, and low-income elderly. Medicaid provides payment for certain medical services, prescriptions and medical equipment.

**IMPORTANT:** Even if the student is found disabled by SSA, s/he must still fill out a separate application for adult Medicaid and/or cash benefits in New Hampshire. The State of New Hampshire Department of Health and Human Services – Division of Family Services (DFA) administers this program.

To be eligible for Medicaid and or cash benefits as an adult, the individual must meet the State of New Hampshire’s definition of disability. To prove disability, NH DHHS will require documentation stating that your student is so disabled that s/he is not able to work at a level of ‘Substantial Gainful Activity’ (SGA), which in 2012 equals gross earnings over $1010 per month, for a continuous period of 48 months.

The application process can be eased (and the chance of denial reduced) by providing copies of:
- IEP’s and any school reports
- Letters of support from vocational coordinators, teachers, school nurses, and qualified medical examiners that document the student’s inability to work at SGA.

In addition, the individual must apply for Social Security Disability Insurance (SSDI) or SSI benefits as well.

For a variety of reasons, first applications are often denied. Therefore, it is highly recommended to follow the NH DHHS appeal process, rather than beginning a new application.
**Medicare:**

Medicare is the federal health insurance program that pays for certain health care and services, with co-payments and deductibles, but does not cover prescription drugs. Medicare is available to:

1) Retired citizens when they are age 65.
2) Individuals with disabilities who have met a 24 month waiting period after being found eligible for SSDI. **Eligibility for Medicare does not require a separate application.**

**If my child has Medicare can s/he apply for Medicaid waiver dollars for day programming?**

Yes. These are two unrelated health care programs. When submitting health care bills, Medicare would be the first payer, and Medicaid would pay for whatever costs that Medicare does not cover.

**What if my child is already on Healthy Kids Gold? Should s/he apply for adult Medicaid at 18 years old?**

Children covered under Healthy Kids will be eligible to keep their coverage until age 19. Generally, coverage under Healthy Kids has fewer limits to patient services than adult Medicaid. Therefore, it may be more beneficial to wait until your child is close to turning 19 (about 6 months before) to apply for adult Medicaid.

**Will receiving Medicaid jeopardize my child’s coverage under my health insurance available through my employer?**

Under the federal Affordable Care Act 2010, students are now eligible to stay on their parents’ employer-provided health insurance policies until age 26. If your child is found Medicaid eligible, the group health insurance policy would be the primary payer and Medicaid would be the payer of last resort.

It is important to remember that should insurance coverage end, s/he would want to make sure that coverage is not lost for longer than 63 days. The Health Insurance Portability and Accountability Act of 1996, (Kennedy / Kassebaum HR 3103), states that if an individual has been covered by one insurer **continuously for 18 months, with no break in coverage longer than 63 days**, the initial pre-existing condition exclusion provision can be credited in a new group plan.
Can a young adult with a disability who does not receive SSI still qualify for Medicaid?

The Medicaid rules state that the individual needs to prove disability and have resources less than $2,000. The resource limit has historically prevented individuals from being found eligible for SSI and the regular Medicaid program.

There is a program that individuals with a disability, between the ages of 18 and 64, who are working may be eligible for, despite not receiving Social Security cash benefits. This program is for those who meet the State of New Hampshire’s definition of disability, but who work and pay FICA taxes. This program is called Medicaid for Employed Adults with Disabilities (MEAD)

Income & Asset Limits for MEAD:

Workers may have countable income of up to $4,189 per month ($49,840 per year) for a single person or $5,674 per month ($65,510 per year) for a couple. Unlike other Medicaid programs, MEAD allows enrollees to have up to $26,204 in assets for a single person or $9,306 for a couple. The income amounts will include Social Security Disability Insurance, other unearned income and income from work. However, in determining asset totals, MEAD will not count (e.g. will EXEMPT) retirement accounts for the employed individual as well as medical saving accounts and employability savings account.

MEAD enrollees may have to pay a monthly premium based on their monthly income. Premiums range from $0 to $272 per month, depending on total income and source of income. Applications can be filed online at NH Department of Health & Human Services, NH Electronic Application System https://nheasy.nh.gov/ or obtain by calling the local NH Department of Health and Human Services.

What if I need to return to regular Medicaid spend-down after enrolling in MEAD?

Individual may return to regular Medicaid without having to spend-down certain assets. Wages that were set aside while on MEAD in a MEAD Protected Earned Income Account can be excluded (up to $26,204 for an individual). Only wages can be put into a MEAD Protected Earned Income account and no deposits can be made into the account after leaving the MEAD program.

If the individual is a worker with a higher income or assets over $1500 (but only up to $26,204), MEAD will probably provide more affordable coverage than traditional adult Medicaid with a spend-down requirement.
If an individual is blind or found to be disabled and is currently not working, or who have extremely low income levels and few assets (less than $1500), regular adult Medicaid (e.g. Aid to the Permanently & Totally Disabled (APTD) or Aid to the Needy Blind (ANB)) may be the best option.

**The New Hampshire High-Risk Health Insurance Pool**

As part of the federal Affordable Care Act (2010 national health reform bill), each state was granted a pool of money to establish a temporary high-risk pool insurance program for individuals with pre-existing conditions who would not otherwise be able to find affordable health insurance.

The New Hampshire Health Plan (NHHP) is a state high risk pool which was established to provide health insurance to NH residents who are declined coverage through the private market, has a pre-qualifying condition or otherwise eligible.

The NHHP-FED, which is a New Hampshire Federal high risk pool program is a Federal program established to provide access to affordable health coverage for uninsured individuals who have been denied coverage due to a pre-existing health condition. It is administered for the Federal government in New Hampshire by New Hampshire Health Plan.

The NHHP/NHHP-FED are not a public aid or entitlement program, and enrollees will be required to pay a premium and out-of-pocket costs.

The pre-qualifying conditions for either NHHP or NHHP-FED include:

| Chronic Kidney Failure / Dialysis | Major Organ Transplant |
| Cirrhosis                       | Multiple Sclerosis     |
| HIV/AIDS                        | Muscular Dystrophy     |
| Hemophilia                      | Myasthenia Gravis      |
| Hydrocephalus                   | Paraplegia / Quadriplegia |
| Hodgkin's Disease               | Pernicious Anemia      |
| Juvenile Diabetes               | Spina Bifida           |
| Leukemia                        | Systemic Lupus         |

**Please note:** Individuals who are aging out of Healthy Kids coverage at age 19 are not immediately eligible for NHHP coverage. They must first fulfill the 6 month uninsured requirement before they can be eligible to apply.