

## **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 2015 equals gross earnings over \$1090 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 2015, the maximum SSI payment for an individual is \$733 per month (for a couple the maximum SSI amount is \$1100 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.

### **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, Department of Health and Human Services (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 2015 equals gross earnings over \$1090 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 2015, 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 \$747 per month (for a couple the maximum amount is \$1101 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.

**Please know 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!**

**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.

**Medicare:**

Medicare is the federal health insurance program that pays for certain health care and services, with co-payments and deductibles, and there is a premium. 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 Children's Medicaid? Should s/he apply for adult Medicaid at 18 years old?**

Children covered under Children's Medicaid will be eligible to keep their coverage until age 19. Generally, coverage under Children's Medicaid has fewer limits to patient services than adult

Medicaid. However, the process for applying and being approved for adult Medicaid can take several months so it is best to apply at least 6 months prior to your child turning 19.

**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?**

Yes. An individual can still apply for Medicaid even if they do not receive SSI, the State of NH makes their own disability determination. However, if an individual does not apply or receive Social Security benefits they will not be eligible to receive Cash Assistance.

If an individual has resources over \$2,500 then they will not be eligible for Medicaid, except if they are working there is a Medicaid program that individuals with a disability, between the ages of 18 and 64, who are working may be eligible for. This program is for those who meet the State of New Hampshire's definition of disability, but who work and pay Social Security (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 \$4,377 per month for a single person or \$5,899 per month for a couple. Unlike other Medicaid programs, MEAD allows enrollees to have up to \$27,155 in assets for a single person or \$40,733 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 \$328 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 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 \$27,155 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.

Should you leave your employment, please also remember that you may keep MEAD for a grace period of 6 months while you seek other employment. If you should leave your employment due to a medical reason, please have your treating physician write a letter indicating when he expects that you will be available to return to employment. This letter will also allow your MEAD to continue in effect during your recovery.

If you should be terminated from your employment, you should keep a log of employment seeking activities since your MEAD coverage may also continue for six months if you can provide DHHS with evidence of these activities for a total of up to one year. Please your Family Services Specialist to discuss any changes to your employment.

#### **The New Hampshire Health Protection Program (NHHPP)**

##### **What is the New Hampshire Health Protection Program?**

In 2014, changes in State law created the New Hampshire Health Protection Program (NHHPP), a part of the New Hampshire Department of Health and Human Services (DHHS). NHHPP

provides many low-income Granite Staters with two new options to get health insurance coverage at little or no cost.

These two new programs are:

1. Health Insurance Premium Payment Program (HIPP): If you or someone in your family is eligible to receive health insurance through an employer, you may qualify for help in covering your insurance costs. If you are eligible for the HIPP Program, the New Hampshire Health Protection Program will pay your share of the insurance costs. For more information regarding the Health Insurance Premium Payment Program (HIPP) [visit the HIPP web page](#).
2. Bridge Program: If you or someone in your household is not eligible to receive health insurance through your employer, or if you don't qualify for the HIPP Program, you may be eligible to sign up for a private health insurance plan through the state's Bridge Program.

If you are not eligible for NHHPP or Medicaid, you can find more information about affordable health coverage by visiting [Covering New Hampshire](#).

### **Eligibility Criteria**

- The applicant must be age 19-64;
- Net income must be less than or equal to 133% of the FPL;
  - Household of 1 → \$1294/month
- No resource limit; *and*
- Cannot be entitled or enrolled in Medicare Part A and/or Part B.
  
- If applying for another type of Medicaid (*for example: Aid to the Permanently and Totally Disabled (APTD)*) but have not yet been determined eligible for that program, you may receive NHHPP during the waiting period.