Know Your Benefits, Shape Your Future.

Getting started with Social Security Benefits

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Session Roadmap

- Benefits Vocabulary
- Supplemental Security Income (SSI) cash benefits
- The SSI and Medicaid Connection
- Title II Cash Benefits
- Tips for Managing Your Benefits
- Resources to keep you on track

Benefits Vocabulary #1

- **SSA** = Social Security Administration
- **SSI** = Supplemental Security Income. A Needs based cash benefit.
- **Title II Benefits** = Cash benefits that are based on work and taxes paid into Social Security. These include SSDI and SSCDB / SSDAC.

Benefits Vocabulary #2

- **SSDI** = Social Security Disability Insurance. Cash benefits based on a beneficiary's work record.

- **SSCDB** = Social Security Childhood Disability Benefit. Formerly DAC, or Disabled Adult Child benefits. Cash benefit based on a parent’s work record.

Benefits Vocabulary #3

- **Medicaid** = Covers both healthcare and a variety of Long-Term Care services, including those offered by DDA. Also known as ‘Apple Health’ or Provider One.

- **Medicare** = Health benefits that a person can access once eligible for 24 months of a Title II cash benefit.

What is SSI?

SSI is a cash benefit for people who are disabled, blind, or over 65, and have little or no income or resources.

The purpose of SSI is to help you pay for your basic living needs, such as housing costs and food.

When to Apply for SSI Cash Benefits?

It’s most common for people to apply for SSI cash benefits at age 18, although there is no age restriction if you meet **eligibility requirements**.

Prior to age 18, a minor’s parent’s income and resources would be considered when reviewing for eligibility.

How to Apply for SSI

Online:
https://www.ssa.gov/disability

In-person - *Call SSA to schedule an appointment*:

1-800-772-1213

Limits to Know About When Applying For SSI

- **Maximum SSI Award:** Up to $994 (2026)
- **Are there limits on how much money / resources a person can have:** Yes. SSI has a $2,000.00 resource limit that reviewed at 12am on the last day of the month.
  - Think: Getting Cinderella home from the ball!
- **Are there an income limits when applying:** Yes. Individuals must have less than $2,019 / month in pre-taxed wages from work and receive less than $987 / month ins unearned income and/or other Social Security cash benefits.
- **Room and Board:** If a person is not paying rent / Room and Board that Social Security will automatically reduce an SSI cash benefit by 1/3rd.

Source: https://www.ssa.gov/pubs/EN-05-11003.pdf

SSI: A ‘Means Tested’ Benefit

SSI is a ***‘means tested’*** benefit based on a person’s need.

You must report any wages or other money received during the month to SSA. Not doing so may result in overpayments.

SSA will look at a person’s **earned** and **unearned income**, as well as their **resources** monthly to calculate how much SSI is awarded.

Social Security reviews income and resources at the strike of midnight on the last day of each month.

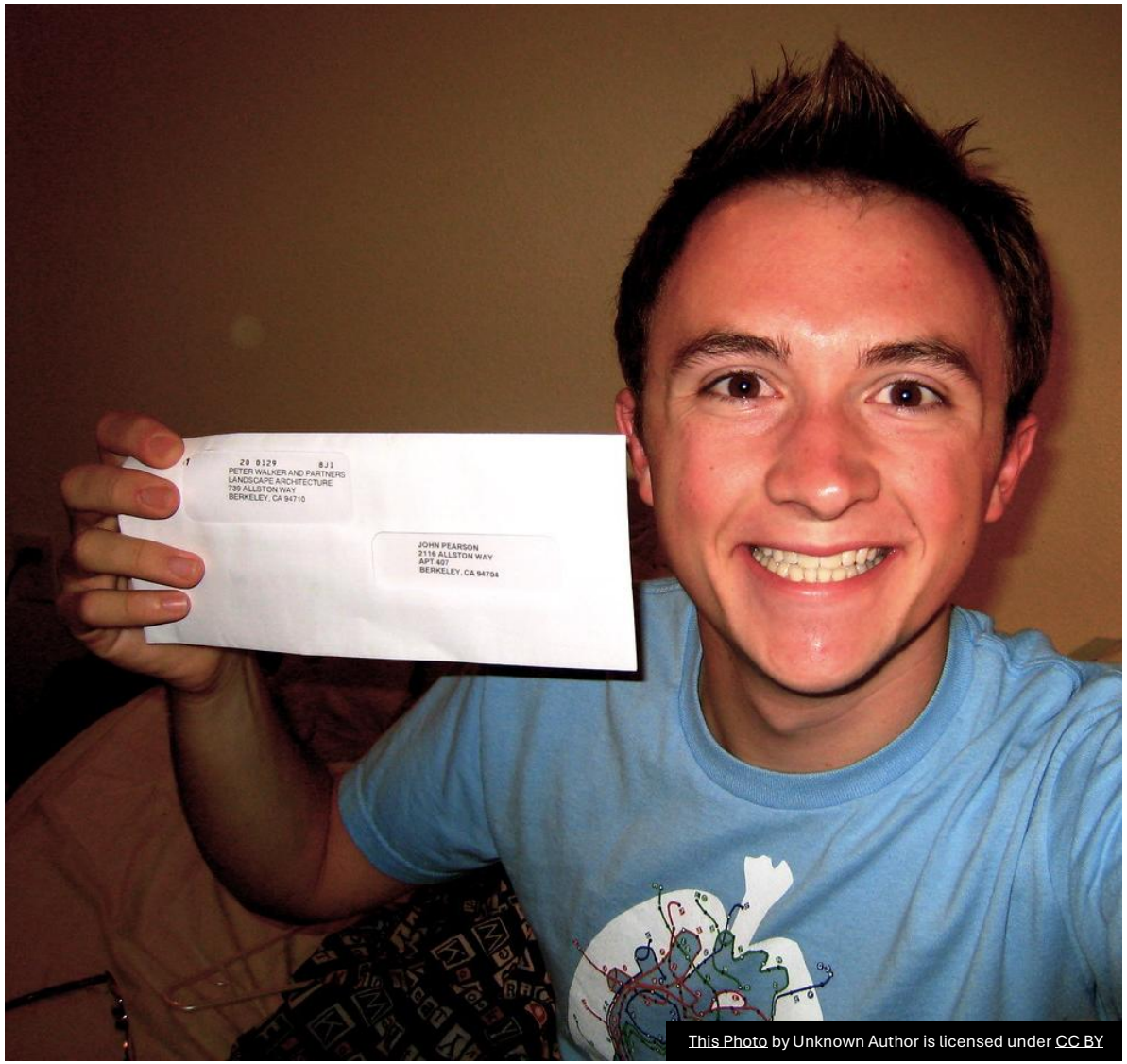
The SSI Calculation: Unearned Income

$1.00 Unearned Income

=

$1.00 Reduced From SSI

Other SSA cash benefits, birthday money, inheritance, cash support for bills or expenses



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The SSI Calculation: Earned Income

$1.00 Unearned Income

=

$0.50 Reduced From SSI

You will always have more money if you are working than just receiving SSI!

How Much Can I Work? – SSA Rule 1619(b)

Through the Medicaid work incentive "1619(b)," if your SSI amount is reduced to $0 due to earned income, you may remain eligible for SSI – even though you do not receive a check – and keep your Medicaid eligibility.

In 2026 in WA, you can earn up to **$73,897** in the year and remain eligible for SSI and Medicaid. Some people may be able to earn more based on their personal medical expenses.

1619(b) does not apply to unearned income. If your countable unearned income is large enough to reduce your SSI to $0 and you are not earning wages from work, you could become ineligible for SSI for the month.

SSI Work Incentive: Student Earned Income Exclusion

If you are a student under the age of 22, regularly attending school or a vocational training program, and working, you may qualify for the **Student Earned Income Exclusion (SEIE)**.

The SEIE allows you to try out work with little or no reduction to your SSI check.

How much does SEIE allow me to exclude from my income?

- In 2026, the most you can exclude in a month is $2,410.
- Over the course of the year, you most you can exclude in total is $9,730.

The SSI and Medicaid Connection

At age 18, people who were previously eligible for SSI will be required to go through a ‘redetermination’ process to see if they will qualify for SSI as adults.

In Washington State, SSI eligibility will also ensure eligibility for Medicaid.

Although there are other **pathways to Medicaid** without SSI, having eligibility is the clearest pathway forward.

The SSI and Medicaid Connection

Medicaid funds more than healthcare for adults.

Medicaid funds several key services that allows people to live their best lives and have access to the care that they need.

- ***Employment Services***
- ***Daily living support***
- ***Respite care***
- ***Community Inclusion services***
- ***Mental and Behavioral health***
- ***Assistive technology***
- ***and other crucial services and supports***

For More Information About SSI, Scan the Code or Visit:

www.BeneftU.org

benefit

Options for managing Resources:

There are a few ways you can save money, and that money will not count as a resource for the SSI program. Each of these programs has its own rules, advantages, and limitations.

You can use some or all these saving programs at the same time. By using more than one savings plan, you will have more flexibility in how you save and manage your money.

With each of these, it is important to keep good records. Social Security may want to see these records to make sure you are following their rules.

- ABLE Accounts
- DD Endowment Trust Fund
- **Special Needs Trusts**

What are Title II Benefits?

SSDI

People who have worked long enough and paid enough Social Security taxes may become eligible for Title II: SSDI cash benefits.

SSCDB / DAC

Title II: Childhood Disability Benefits are cash benefits available to a child whose parent have started drawing on their retirement benefits or if the parent had paid into Social Security and had passed away.

Some people will have a combination of Title II and / or SSI cash benefit eligibility.

How Much Will My Title II Benefit Be?

SSDI

A person's SSDI benefit amount will vary based on how much they have paid into Social Security over their career. The more you work, the higher your benefit will be.

SSCDB / DAC

SSCDB benefits are generally up to 50% of the parent's benefit if they are retired and drawing on Social Security. If the parent has passed away, the benefit amount is up to 75%. If there is eligibility through two benefits, the child will be eligible for the higher of the two benefits.

The easiest way to get an estimate for Title II cash Benefit amounts is through a MySSA account.

www.ssa.gov/myaccount

How to Apply for Title II Cash Benefits?

- **If already enrolled in SSI** – enrollment *should* happen automatically by SSA. That said, if you find that you check your **MySSA** account and find that you are eligible, we suggest contacting SSA.

- **If not enrolled for SSI** – this can be done online via MySSA account or in person by making an appointment via 1-800-772-1213.

SSI and Title II:
Different Benefits, Different Rules

- Title II benefits look at gross earned income only.
- There are **3 phases** to these benefits, each with their own measures and timelines
- Ultimately, they will look at an amount called '**Substantial Gainful Activity**' to determine whether someone gets their check and/or remains eligible for Title II Benefits.

The Title II and Medicare Connection

After a beneficiary has been eligible for Title II cash benefits for 24 months, they will then also become eligible for **Medicare**. This will include Part A (hospital) and Part B (doctor's office) coverage.

It is possible to be eligible for both Medicare and Medicaid at the same time. If 'dual eligible' Medicaid will also cover the beneficiaries monthly Medicare premium for Part A and Part B Coverage.

For More Information About Title II Benefits, Scan the Code or Visit:

www.BeneftU.org

Tips for Managing SSA Benefits

Regardless of which benefits you receive. BenefitU strongly encourages:

- Reporting your wages to Social Security by the 6th of each month to avoid **overpayments**
- Keep copies of anything submitted to Social Security
- Maintain a notebook or another way to organize **letters from SSA**
- Know your benefit income and resource limits
- Utilizing **www.benefitu.org** to learn more about your benefits or access a benefits planner.

Additional Resources

- **BenefitU Client Portal** – SSI calculator, Wage tracking tool, 1619(b) threshold tracker
- **Arc of King County** – Transition to Adulthood page
- **Arc of Washington** – Medicaid Matters information
- **Washington Connection** – Washington State benefits hub
- **Premium Payment Program** – Medicaid program that may be able to cover private health insurance programs for individuals and families.
- **NW Access Fund** – Offers financial planning / coaching, loans, and resources.

Thank you!

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