

Benefits Training and Consulting

January Newsletter Supplement

January 20, 2015

SSI Threshold Amounts for 2015

On January 15, 2015, the SSA Program Operations Manual System (POMS) was updated with the 2015 State Threshold Amounts for SSI.

SSA constructed the "threshold" concept to measure whether an SSI recipient in section 1619(b) status has sufficient earned income to replace; 1) the SSI cash benefit; 2) Medicaid benefits; and 3) publicly-funded personal or attendant care.

The threshold amount applies for a twelve-month period after the person qualifies for section 1619(b) status. Section 1619(b) status can be renewed every twelve months while the recipient remains eligible for SSI, thus the threshold continues to apply at the applicable amount in the year section 1619(b) is renewed.

The amounts listed below are the State threshold amounts. If an SSI recipient's gross annual income (less Impairment-related Work Expenses, Plan to Achieve Self-Support savings, and Blind Work Expenses) exceeds the State Threshold, SSA can establish an **Individual Threshold** amount if the SSI recipient continues to need Medicaid in order to work. This is calculated on an individual basis.

The Threshold amounts also apply to concurrent beneficiaries.

NOTE: I have added the 2014 amounts for comparative purposes.

NOTE: The threshold amounts in the following charts are computed in the following manner:

	2 x the annual State (individual living independently) supplementation rate (if any)
+	2 x the FBR + 85 x 12 = the base amount (the annual amount of earned income it takes to reduce the annual SSI Federal Benefit to zero)
+	Average per capita Medicaid expenses by State
	Equals Threshold Amount

A. List of threshold amounts for calendar year 2015

1. State threshold amounts for disabled individuals

STATE	TWICE SUP	BASE + SUP	MEDICAID	THRESHOLD 2015	THRESHOLD 2014
ALABAMA	0	18,612	8,632	27,244	26,420
ALASKA	8,688	27,300	28,690	55,990	56,786
ARIZONA	0	18,612	17,550	36,162	35,733
ARKANSAS	0	18,612	11,153	29,765	30,482
CALIFORNIA	3,754	22,366	15,439	37,805	36,928
COLORADO	24	18,636	14,306	32,942	34,055
CONNECTICUT	4,032	22,644	42,500	65,144	68,340
DELAWARE	0	18,612	22,511	41,123	40,447
D.C.	0	18,612	21,107	39,719	39,833
FLORIDA	0	18,612	11,982	30,594	30,750
GEORGIA	0	18,612	10,868	29,480	28,820

HAWAII	0	18,612	19,176	37,788	36,713
IDAHO	1,272	19,884	19,895	39,779	40,196
ILLINOIS	0	18,612	9,609	28,221	27,829
INDIANA	0	18,612	18,475	37,087	37,010
IOWA	0	18,612	13,830	32,442	32,338
KANSAS	0	18,612	16,413	35,025	34,584
KENTUCKY	0	18,612	11,039	29,651	29,725
LOUISIANA	0	18,612	12,899	31,511	31,235
MAINE	240	18,852	13,932	32,784	32,411
MARYLAND	0	18,612	23,149	41,761	41,746
MASSACHUSETTS	2,745	21,357	18,649	40,006	39,730
MICHIGAN	0	18,612	15,900	34,512	34,260
MINNESOTA	1,944	20,556	30,576	51,132	51,268
MISSISSIPPI	0	18,612	10,795	29,407	28,499
MISSOURI	0	18,612	17,049	35,661	36,140
MONTANA	0	18,612	11,804	30,416	30,227
NEBRASKA	0	18,612	19,714	38,326	37,894
NEVADA	0	18,612	12,751	31,363	30,841
NEW HAMPSHIRE	648	19,260	20,243	39,503	38,505
NEW JERSEY	750	19,362	15,410	34,772	34,405
NEW MEXICO	0	18,612	16,614	35,226	33,349
NEW YORK	2,088	20,700	26,799	47,499	44,657
NORTH CAROLINA	0	18,612	15,486	34,098	34,424
NORTH DAKOTA	0	18,612	25,392	44,004	43,582
OHIO	0	18,612	19,302	37,914	36,063
OKLAHOMA	984	19,596	10,702	30,298	30,252
OREGON	0	18,612	14,486	33,098	32,725
PENNSYLVANIA	530	19,142	16,679	35,821	35,897
RHODE ISLAND	958	19,570	14,777	34,347	34,452
SOUTH CAROLINA	0	18,612	11,942	30,554	30,142
SOUTH DAKOTA	360	18,972	17,667	36,639	36,599
TENNESSEE	0	18,612	18,500	37,112	36,313
TEXAS	0	18,612	15,677	34,289	33,407
UTAH	0	18,612	15,850	34,462	34,103
VERMONT	1,249	19,861	19,404	39,265	38,783
VIRGINIA	0	18,612	15,931	34,543	33,862
WASHINGTON	960	19,572	12,400	31,972	29,683
WEST VIRGINIA	0	18,612	12,735	31,347	30,531
WISCONSIN	2,011	20,623	12,999	33,622	33,361
WYOMING	600	19,212	16,922	36,134	36,447
NORTHERN MARIANA ISLANDS	0	18,612	0	18,612	18,324

2. States with separate threshold amounts for blind individuals

STATE	TWICE SUP	BASE +SUP	MEDICAID	THRESHOLD 2015	THRESHOLD 2014
CALIFORNIA	5,074	23,686	15,439	39,125	38,248
IOWA	528	19,140	13,830	32,970	32,866
MASSACHUSETTS	3,594	22,206	18,649	40,855	40,579
NEVADA	2,623	21,235	12,751	33,986	33,464

Source: POMS SI 02302.200 Charted Threshold Amounts

Comment (my opinion): Many SSI recipients are being encouraged to apply for their state Medicaid Buy-in program when they go to work. This is done primarily because many state Medicaid Buy-in programs have a higher resource limit for eligibility (some states have no resource limit). What is overlooked in this "encouragement" is once the recipient's resources go over \$2,000, SSI eligibility is suspended and if the resources remain over \$2,000 for 12 months, SSI eligibility is terminated. If this person stops working, s/he cannot re-qualify for SSI until the resources are under \$2,000 and SSA will want to see receipts for how the excess resources were spent.

SSI recipients (including concurrent beneficiaries) should be given choices.

Choice 1: Continue to work in section 1619(b) status, maintain eligibility for standard Medicaid until earned income exceeds the State threshold. Then, switch to the State Buy-in Medicaid when s/he is reasonably sure employment will continue or s/he has enough quarters of coverage to qualify for SSDI if employment ends.

Choice 2: Switch to the state Medicaid Buy-in to eliminate a spend down (if applicable) for Medicaid but respect the \$2,000 resource limit for SSI eligibility.

Choice 3: Elect to apply for the Medicaid Buy-in program and accept the point SSI eligibility will end when resources exceed the \$2,000 for twelve months.

Share this Newsletter

My purpose in writing this newsletter is to empower people to make better decisions on employment and self-sufficiency. Please share this newsletter.

"Benefits and Employment in 2015" Webinar

In mid-December I released the 2015 edition of this very popular webinar. I am offering SPECIAL RATE for the first 250 registrations. The content of the webinar is identical to the material I present in live workshops.

The feature everyone likes - the content is divided into 5 sessions and each session can be viewed when your schedule permits. Several customers are using the webinar for family group meetings, one session per meeting followed by discussion. Other organizations are using the webinar for new staff training.

The Special Rate is \$50.00 for the entire webinar.

For more details [[Click Here](#)]

Are You on the Distribution List?

If you received this newsletter from a colleague and would like to receive future editions directly simply send me an email request. You must provide your name and your state of residence. I maintain lists by states.

Some organization do not allow staff to receive this type of email, thus you will need to provide an email address that will accept mail from Constant Contact, the service I use to distribute this newsletter to over 17,000 people.

Email you request to join the distribution list.

Include your state of residence.

[[Click Here](#)]

I do not distribute, sell, or share distribution lists.

**Written by Michael Walling
Benefits Training and Consulting | | wallinginc@aol.com |
PO Box 1483, Chadds Ford, PA 19317
web site: [[Click Here](#)]**