



## MYTH: If the member goes to work, they will lose their Medicare and/or Medicaid

### FACTS FOR PEOPLE RECEIVING MEDICAID AND SSI:

If a person receiving SSI continues to receive at least \$1 of SSI, they keep Medicaid coverage. For 2019, this means a person receiving full SSI can earn up to \$1,627/month (\$19,524/year) and they would still receive a check from SSI, so they remain eligible for Medicaid.

For 2019, if an SSI check stops because someone earns more than \$1,627/month (\$19,524/year), they can enroll in the “MAPP” program to ensure they keep Medicaid coverage. In 2018 for MAPP, your total income, including earnings from work and benefits, can go up to \$2,495/month. The asset limit for MAPP program (not including the value of the home you live in and your car, if you have one) is \$15,000 rather than \$2,000. For MAPP, you need to be doing at least one hour of minimum wage work per month. MAPP may have a monthly premium if your income is over 150% of poverty level. This past year (2018) it was \$1,517/month.

For 2019, if an SSI check stops because someone earns more than \$1,627/month (\$19,524/year), and they do not want to pay a premium for MAPP, they can consider a program called “Medicaid 1619b” so long as their assets are below \$2,000 not including the value of the home you live in and your car (if you have one).

### FACTS FOR PEOPLE RECEIVING MEDICAID AND SSDI or SOCIAL SECURITY CHILDHOOD DISABILITY BENEFITS (formerly called Disabled Adult Child or DAC benefits)

Most individuals who work and receive one of these benefits are eligible for the “MAPP” program to ensure they won’t lose Medicaid coverage due to earned income. For MAPP, your total income, including earnings from work and benefits, can go up to \$2,495/month (\$29,940/year). The asset limit for MAPP program (not including the value of the home you live in and your car, if you have one) is \$15,000 rather than \$2,000. For MAPP, you need to be doing at least one hour of minimum wage work per month. MAPP may have a monthly premium if your income is over 150% of poverty. This past year (2018) it was \$1,517/month.

### FACTS FOR PEOPLE RECEIVING MEDICARE:

If a person has been receiving SSDI or DAC cash benefits for at least two years, she/he can get Medicare. If that person then goes to work, the person will continue to receive Medicare so long as they continue to receive SSDI cash benefits. As of 2019, full SSDI benefits will continue so long as the person earns less than \$1220/month (\$14,640/year).

## MYTH: The member will get less money if they go to work than if they just collect their SSI.

FACT: For a person on SSI, Social Security does not deduct 100% of what you earn from your SSI check. The first \$85/month you earn doesn’t reduce your SSI check at all. For anything you earn above \$85 in a month, Social



Security subtracts \$1 from your SSI check for every \$2 you earn. As of 2019, this means a person can earn up to \$1,627/month (\$19,524/year) and still receive a check from SSI, which means they remain eligible for Medicaid

## MYTH: Social Security will conduct a medical review of the member's case & he/she will lose their benefits.

FACT: Whether you are working or not, periodically, Social Security does Medical Condition Reviews to see whether or not the member's disability has improved.

### Important Notes about Social Security Medical Condition Reviews:

- After you are initially approved for Social Security, the Medical Condition Reviews are typically not as complicated as the initial Medical Condition Review that occurs when you are first applying for benefits. Often times, the Medical Condition Review involves a short form to fill out or a phone call.
- Most individuals are on a 3 or 7-year schedule for Medical Condition Review and if the Government runs out of funding for the year you are scheduled, they may not conduct a Medical Review with you. You can ask SSA what your schedule is for medical condition reviews by contacting them.
- If, after a medical condition review, your disability is determined to have improved to the point you don't need Social Security, SSA will discontinue your benefits. You can always appeal any SSA decision. It's a good idea to make contact with your primary doctor or therapist once a year so they have up to date information on your disability in case Social Security conducts a medical condition review.

### Medical condition reviews are postponed if you are pursuing employment.

For example, if you are working with DVR or using the Ticket to Work program & you are making "timely progress" on your DVR Individualized Plan for Employment (IPE) or your Ticket to Work Employment Plan, Social Security will not conduct a medical condition review while your case remains open with DVR or you remain enrolled in Ticket to Work Program. Once your case is closed with DVR, or you disenroll from the Ticket to Work Program, Social Security will alert you when your medical review is due.

If you do not work with DVR or Ticket to Work program, Social Security conducts your Medical Review when it is scheduled to be done. Remember, most individuals are on a 3 or 7-year schedule for Medical Condition Review and if the Government runs out of funding for the year you are scheduled, they may not conduct a Medical Review with you. You can ask SSA what your schedule is for medical condition reviews by contacting them.

## MYTH: Member's SSDI checks will stop if they work.

FACT: If a person receiving SSDI goes to work, as long as their earnings stay below "Substantial Gainful Activity" amount each month, they will continue to receive their full SSDI Cash Benefits. As of 2019, full SSDI benefits will continue so long as the person earns less than \$1220/month (Substantial Gainful Activity) which works out to \$14,640/year.

**MYTH:** If a member, whose SSDI check has stopped due to high earnings, ends up losing their job, the member will have to start the Social Security application process over.

**FACT:** The member will not need to reapply for the SSDI if they lose their job, due to their disability or condition, within 5 years of their SSDI benefits ending due to earnings. The member must still have the original medical condition that qualified them for SSDI. Getting SSDI back after job loss, without having to reapply, is called “Expedited Reinstatement”. While the Expedited Reinstatement process is being completed, the person can receive 6 months of provisional payments of SSDI and Medicare. Expedited Reinstatement does not require a new application but will require a Medical Condition Review. If “Expedited Reinstatement” is not an option, a person can reapply for SSDI benefits.

**MYTH:** The various benefit program work rules will determine how much a member can work and earn.

**FACT:** Each program you may be enrolled in (e.g. SSI, SSDI, Medicaid, Food Share, Section 8 or HUD) has its own rules about how much you can earn. But each program typically also has special work incentives that can be used to allow a person to earn above the income limits set for those not working. To get the facts for your particular situation, you should get assistance and advice from a Certified Work Incentives Benefits Counselor.