

# Benefits at a Glance



Age	Social Security Benefits	Medicaid and Medicare	Other Benefits/ websites
	<p><b><u>Social Security Disability Insurance (SSDI):</u></b>  <b>To Qualify:</b>                      -Contributed to SS trust fund by working- amount of time worked determines award amount                      -Age 65                      -If determined disabled in childhood- can have a benefit off of Parent’s award after they retire or pass</p> <p><b><u>Supplemental Security Insurance (SSI):</u></b> designed to “supplement” income to meet basic needs  <b>To Qualify:</b>                      -Meet Social security’s definition of disabled                      -Meet income*/resource** limit                      Limits once SSI has been awarded:                      -\$2000 is the resource limit at any given time</p>	<p><b><u>Medicaid (MO HealthNet):</u></b>                      Supports low-income families and children who cannot have access to health insurance or people with disabilities, seniors and Blind.                      -People with disabilities: can “spenddown” if income exceeds Medicaid maximum – similar to a monthly premium  <b><u>Medicare:</u></b> To qualify:                      -65 years or older                      -Received SSDI or CDB benefits for 2 years</p>	<p><b>Websites:</b>  <b>Social Security:</b> <a href="http://www.ssa.gov">www.ssa.gov</a>  <b>Medicaid information</b>  <a href="https://mydss.mo.gov/healthcare">https://mydss.mo.gov/healthcare</a>  <a href="https://www.medicaidplanningassistance.org">https://www.medicaidplanningassistance.org</a></p> <p><b><u>ABLE accounts:</u></b> open an ABLE account if funds are reaching the maximum benefit level. ABLE accounts do not count as resources <a href="http://www.moable.com">www.moable.com</a></p> <p><b><u>SNAP:</u></b> food stamps- visit <a href="https://mydss.mo.gov">https://mydss.mo.gov</a> for information and to apply</p>
Children Birth-17 years old	<p><b><u>SSI:</u></b> make appt with SSA, fill out application, collect required documents, meet eligibility requirements. SSI will look at parent’s income and resources  <b><u>SSDI:</u></b> under 18 n/a</p>	<p><b><u>Children’s Health Insurance Program (CHIPs)</u></b> assists families whose income is too high for Medicaid</p>	<p>Use the social security and Medicaid websites to access much information on available benefits for Children</p>
Adult 18 and older	<p><b><u>SSI-</u></b> Continue to meet eligibility and income/resource requirements                      If working must submit wages monthly- SSI counts less than half of working wages as countable income  <b><u>SSDI:</u></b> meet eligibility requirements, many work incentives are available to help one work and receive benefits  <b><u>CDB:</u></b> Childhood Disability Benefits: adult children with a disability that began before 22 can receive a benefit from their parent’s work history</p>	<p><b><u>MO HealthNet:</u></b> provides health insurance                      - additional assistance through various waivers with Department of Mental Health Support Coordination; ex: residential placement, day services, vocational training</p>	<p><b><u>If Employed:</u></b> Many work incentives are available to assist in maximizing benefits while working                      Visit: <a href="https://www.ssa.gov/disabilityresearch">https://www.ssa.gov/disabilityresearch</a>                      Select “Work Incentive Policy” link</p>



## Benefits and Working

<u>Supplemental Security Insurance and work</u>	<u>Social Security Disability Insurance and work</u>	<u>Common Terms Regarding Employment</u>	<u>Websites</u>
<p>-SSI looks at both earned (gross wages) and unearned income (pension, SS benefits, annuity etc.) to determine award amount</p> <p>-Award amounts will change as gross wages change, amounts are decided based on resources on the 1<sup>st</sup> day of the month, but are determined from amounts 2 months prior</p> <p><b><u>SSI Work incentives:</u></b>  <i>SSA website or representative can assist in accessing all the following incentives</i></p> <p><b><u>PASS:</u></b> Program designed to help individuals save money for Big Goals this is time limited and must be documented</p> <p><b><u>1619b:</u></b> If benefit stops due to work request 1619b status which allows Medicaid coverage to continue even if benefits are suspended</p> <p><b><u>IRWE:</u></b> Impairment Related Work Expense, out of pocket expense related to a person's disability, that is deducted when calculating income, must be approved by social security</p>	<p><b><u>SSDI Work Incentives</u></b>  <b><u>SGA:</u></b> After 9 months of TWP a person must work under SGA to maintain their full benefit  <b><u>Grace Period:</u></b> 3 months after Trial Work Period is complete, SS will give full SSDI benefit even if SGA has been met</p> <p><b><u>Extended Period of Eligibility:</u></b> 3 years after TWP and grace period are complete, if income falls below SGA benefits will be reinstated</p> <p>If an individual is working under SGA then they will still receive their cash benefit</p> <p><b><u>TTW Health Assurance Program:</u></b>  Program through MO HealthNet that provides health coverage if a person is not otherwise eligible for MO HealthNet</p>	<p><b><u>Substantial Gainful Activity (SGA):</u></b>  Earned income limit that social security uses to help determine disabilities. The level changes yearly (\$1550 per month in 2024).</p> <p><b><u>Work incentives:</u></b> Rules that make it easier for people with disabilities to become self-sufficient by helping them when they want to work</p> <p><b><u>WIPA:</u></b> Work Incentives Planning and Assistance: These are trained providers that help people understand different benefit programs offered by SSA</p> <p><b><u>Employment Network (EN):</u></b> An agency that is approved by Social Security to provide a variety of employment focused services</p> <p><b><u>Vocational Rehabilitation (VR):</u></b>  State agency that helps people with disabilities prepare for, find and keep jobs</p> <p><b><u>Ticket to Work (TTW):</u></b> Program that helps people prepare for, find and keep jobs applies to those with either SSI or SSDI</p>	<p><b><u>There are many resources that are available to assist employees in finding and maintain both a job and their benefits.</u></b></p> <p><b><u>Disability 101-</u></b> information on working with a disability in Missouri  <a href="http://www.mo.db101.org">www.mo.db101.org</a></p> <p><b><u>Social Security:</u></b> Social Security's website has many materials available to help understand how benefits can be affected when working  <a href="http://www.ssa.gov">www.ssa.gov</a></p> <p><b><u>Ticket To Work:</u></b> This website will discuss the process to apply for Ticket To Work and will link to ENs, WIPA and VR providers  <a href="http://www.choosework.ssa.gov">www.choosework.ssa.gov</a></p> <p><b><u>Department of Mental Health (DMH):</u></b>  information on employment in Missouri  <a href="http://www.dmh.mo.gov/dev-disabilities/programs">www.dmh.mo.gov/dev-disabilities/programs</a></p>

## **Home and Community-Based Waivers (DMH)**

	<b><u>MO Children with Developmental Disabilities (MOCDD)</u></b>	<b><u>Partnership for Hope Waiver</u></b>	<b><u>Community Support Waiver</u></b>	<b><u>Comprehensive Waiver</u></b>
About the waiver	Also called: Sarah Lopez Waiver Grants Medicaid eligibility to children that would be eligible to reside in an institution, but live at home by only looking at the Child's income	County based waiver Supported by a grant from the Missouri Foundation for Health	Typically for people still living with family annual limit*	Only waiver that provides residential services No individual cap on the amount of services an individual may receive
Services Waiver Provides (not all services are listed)	-Behavior therapy -Crisis intervention - Respite -Personal assistant -Specialized medical equipment and supplies -Transportation	-ABA -Assistive Technology -Career Planning -Community Integration -Community Transition -Day Habilitation -Dental -Job Development -OT -ST Transportation	-ABA -Assistive Technology -Career Planning _Community Integration -Community Transition -Day Habilitation -Job Development -OT/ST -Crisis Intervention Transportation -Respite	-ABA -Assistive Technology -Career Planning _Community Integration -Community Transition -Day Habilitation -Job Development -OT/ST -Crisis Intervention Transportation -Residential -Respite
Who is eligible	Children until 18 Must receive DD services (support coordination)	Eligible for Medicaid Eligible for DD services Meet ICF/ID level of care Meets crisis or priority criteria	Eligible for Medicaid Eligible for DD services Meet ICF/ID level of care	Eligible for Medicaid Eligible for DD services Meet ICF/ID level of care Needs cannot be met with Community Supports waiver

\*With proper justification DMH will be flexible on service limit dollar amount



## DMH, Waiver, Support Coordination and Guardianship Guide

- **The Department of Mental Health (DMH)** is an agency that will assist individuals with disabilities in accessing an array of supports based on ones need
- **HCBS Waivers:** Medicaid program that provides assistance to individuals to help them reside in and access their community instead of living in a nursing home or other similar setting.
- **Support Coordinator:** A person that helps identify supports an individual's needs, helps the individual plan for the life they want and connect the individual to services that will help achieve a quality life in the community
- **Guardianship: Supporting an individual and/or putting representatives in place, in order to control their own life as much as possible should be attempted before pursuing guardianship** If an individual is incapable of making some or any decisions independently, a guardian may be appointed by a court.

	<u>How do I obtain?</u>	<u>Helpful Materials</u>
<b>HCBS Waivers</b>	<ol style="list-style-type: none"><li>1. Support coordinator will support individual in obtaining all necessary documents to receive waiver services</li></ol>	About HCBS waivers: <a href="https://dmh.mo.gov/dev-disabilities/hcbs">https://dmh.mo.gov/dev-disabilities/hcbs</a> <a href="https://www.medicaid.gov/medicaid/home-community-based-services/home-community-based-services-authorities/home-community-based-services-1915c/index.html">https://www.medicaid.gov/medicaid/home-community-based-services/home-community-based-services-authorities/home-community-based-services-1915c/index.html</a>
<b>Support Coordinator</b>	<ol style="list-style-type: none"><li>1. Apply for and obtain Medicaid</li><li>2. Contact local DMH office- either regional office or tri-county</li><li>3. Intake staff will set up a meeting and ensure individual is deemed eligible for services</li></ol>	DMH intake and eligibility: <a href="https://dmh.mo.gov/dev-disabilities/regional-offices/eligibility">https://dmh.mo.gov/dev-disabilities/regional-offices/eligibility</a>  Map of regional offices: <a href="https://dmh.mo.gov/dev-disabilities/regional-offices">https://dmh.mo.gov/dev-disabilities/regional-offices</a>
<b>Guardianship</b>	<ol style="list-style-type: none"><li>1. Obtain a guardianship petition from the court clerk where the person lives</li><li>2. Complete the petition and file with the court clerk</li><li>3. The court must deem the person incapacitated</li></ol>	"Missouri Guardianship: Understanding your options and Alternatives" <a href="https://health.mo.gov/shcn-secure/docs/GuardianshipInfoPack.pdf">https://health.mo.gov/shcn-secure/docs/GuardianshipInfoPack.pdf</a>  <a href="https://moguardianship.com/">https://moguardianship.com/</a>