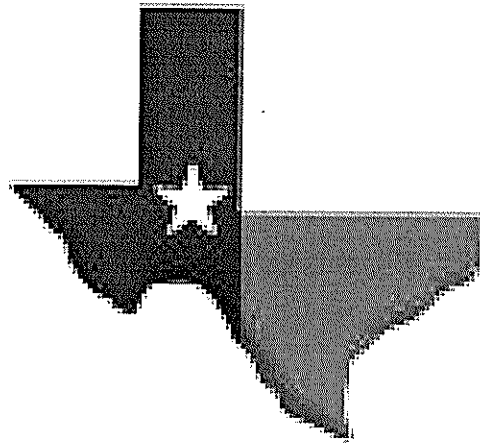


# Section K



FAQ's

## FAQ'S

(Things you need to know when the questions start ???)

### **Why are SSI payments paid in installments?**

*In 2006 president signed the Deficit Reduction Act which requires that past due monthly SSI benefits that exceed three times the maximum monthly benefit rate be paid in three installment payments, 6 months apart. The law also limits the amount of the installments to three times the maximum benefit. Installments may be increased if you owe for food, clothing or shelter or have medical needs.*

*You may call SSA 1-800-772-1213 to request an increase of the back payment amounts if you meet the requirements.*

### **Can a non-citizen receive SSI Benefits?**

*A non- citizen may receive SSI if the person meets the requirements of the laws for non- citizens that went into effect on August 22, 1996 and all the other requirements for SSI eligibility, such as the limits on income and resources.*

*In general, most non-citizens must meet two requirements to potentially be eligible for SSI.*

- 1. Be in a qualified alien category and*
- 2. Meet a condition that allows qualified alien to get SSI.*

### **How does disposal of resources affect SSI eligibility?**

*Since December 14, 1999 giving away a resource or transferring it for less than it is worth can make a person ineligible for SSI for up to 36 months. The number of months of ineligibility depends on the value of the resource that was transferred or given away and the compensation if any, the person received.*

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### **What is the benefit amount of SSI?**

*The amount of the SSI benefit depends, in part on where you live. The basic SSI check is the same amount nationwide. Effective January 2013 through 2014, the SSI payment for an individual is \$710 and \$1066 per month for an eligible couple. However, many states add money to the basic check, Texas does not supplement the SSI basic amount.*

### **Are SSI payments only paid to the disabled?**

*No, SSI payments are made also the people who are 65 years or older and have limited income and financial resources.*

### **Do you have to report a change in living arrangements?**

*YES....if the person has decided to live with others their check will be reduced as food and shelter are counted as income. If not reported the person may become overpaid in benefits and have to pay back (overpayment). A person's benefit check can be reduced up to 1/3 if the recipient receives food and shelter paid by others.*

*The person may be moving to live by themselves in this case their check would increase.*

### **Are SSI benefits taxable?**

*NO....SSI income payments are not subject to federal income taxes. However, if you also receive Social Security Benefits, they may be subjected to income taxes.*

**Why is the couples benefit check NOT twice the amount of the individual?**

*According to the SSA the payment for a couple is lower than that made to an individual because married people living together generally share expenses and live more economically than two people living independently.*

## **Effects on inheritance on SSI benefits?**

*Money inherited is considered income for the month you receive it and could make you ineligible for that month, depending on the amount of the inheritance. If you keep the money into the next month, it then becomes a part of your resources.*

## **What is an overpayment?**

*An overpayment is when you receive more money for a month than the amount you should have been paid. The amount of your overpayment is the difference between the amount you received and the amount due you.*

## **What can cause an overpayment?**

- *Income is more than you estimated*
- *Living situation changes*
- *Marital status changes*
- *More resources than the allowable amount*
- *No longer disabled and continue to receive benefits*
- *Do not report a change to SSA*
- *SSA incorrectly figures your benefits because of incorrect information*

## **IF you feel that you may have been overpaid due to no fault of your own what can you do?**

*Ask SSA for a waiver of the overpayment and ask for and complete for SSA-632 (request for waiver). You must show that it was not your fault that you were overpaid and that you cannot pay back the overpayment because you need the money to meet your ordinary living expenses. You may have to submit bills to show that your monthly expenses are used up all of your income and that it would be a hardship to repay. It may be the amount per month will be reduced to an amount you are able to pay.*



### How working affects SSI benefits?

\$400.00 wages earned

-20.00 General income exclusion

-65.00 Earned income exclusion

\$315.00 Countable income

\$674.00 Benefit amount

-157.50 SSI check reduced by this amt

\$516.50 Amt of check

\$315.00 by  $\frac{1}{2}$  = \$157.50

### Is there a fee for consumer benefits services?

MHMR Centers cannot charge a fee for providing CBO Service, **nor can**

MHMR Centers collect from the back pay a claimant may receive.

### Can MHMR Centers refer out to outside representatives?

NO...THE CBO staff must follow through all the stages of Appeals..Reconsideration, Request for Hearing as representatives.

Medicaid and Medicare, How do you get?

Medicaid = approved for SSI or due to being disabled or aged (65).

Medicaid for HHSC: depends on income and resources/do not have to be disabled.

Medicare = at retirement age with enough work credits to qualify OR

Draw off spouse that has enough work credits to qualify.

After two years of being approved by SSDI.

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**Who determines disability?**

*Department of Assistive and Rehabilitative Services*

*DARS/Disability Determination Services (DDS)*

*Income and resources eligibility by local SSA office*

**What is Medicare Part D?**

*Medicare Part D pays for prescription drugs, Individuals must have Medicare A, B or both to apply for Part D.*

*Open enrollment for Part D is at the end of each year (months/dates change annually).*

*When first becoming eligible for Medicare an individual will have 7 months to apply, three months before they become eligible and the month of, and three months after becoming eligible. Those individuals with Medicaid and Medicare can enroll at any time and change plans at any time.*

**What is Extra Help and who can get?**

*The Extra Help is financial assistance an individual can apply for to help with the deductible and copays on their prescription drug plan.*

*Resource limits: ~~\$12,510~~ Individual; ~~\$25,010~~ couple*

*Income limits: ~~\$16,245~~ Individual; ~~\$21,855~~ couple*

*14,390                      28,720*  
*18,735                      25,365*