

SSI, SSDI, Medicare and Medicaid - 2020

www.SpecialNeedsLawyers.com

Incomes from Social Security:

SSI – Supplemental Security Income – Maximum monthly payment is \$783/month in 2020. You must be disabled, or over age 64, and you must meet financial criteria similar to Medicaid. This program is generally for disabled individuals who have not worked enough to qualify for Disability. If a disabled individual gets an SSI check each month then they are eligible for full *Medicaid* medical coverage in Florida.

<https://www.ssa.gov/benefits/ssi/>

SSDI – Social Security Disability Insurance – This is a benefit of working and paying into the system. There are no financial requirements for this, only that you paid into the system enough credits based on the age you became disabled. Some disabled persons can draw on a parent's credits if their disability occurred at a young age. This program pays a monthly income if you become disabled that is based on what you paid in. This program is tied to *Medicare*.

<https://www.socialsecurity.gov/disabilityssi/>

DAC – CDB – Disabled Adult Child – Childhood Disability Benefits – This program allows for a son or daughter to draw on a parent's work history if: the child is disabled, the disability occurred prior to age 22, is unmarried, hasn't worked at a significant level and the parent is either drawing a Social Security check or is deceased. There are a few other requirements but if the son or daughter qualifies for this program, after 24 months he or she will be eligible for *Medicare*.

<https://www.socialsecurity.gov/pubs/EN-05-10026.pdf>

Medical Coverage:

Medicare – Once you qualify for SSDI or CDB benefits you can get Medicare after 24 months. This covers a portion of certain hospital, doctor and prescription expenses. Also, if you are age 65 and have enough credits with Social Security you are eligible for Medicare. There are no financial limitations for this program, though if your income is high you may pay more of a premium for Medicare Part B. Generally, Part A is free, Part B is \$145. Prescription coverage, Part D, can vary.

<https://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html>

Medicaid – This program has financial limitations. You must be disabled (but don't necessarily need a formal determination by Social Security). You can get this program by either: 1) qualifying for and receiving SSI or 2) by applying directly through the Department of Children and Families. There are several types of Medicaid programs that assist with medical expenses and there are long-term-care programs and associated "waiver" programs. This program can be more comprehensive because there is often no co-pay or deductibles to meet, though service networks can be very limited.

<http://www.fdhc.state.fl.us/medicaid/>