

See §0911.09.15 (Income From RSDI and SSI) for general provisions that apply to all programs.

MinnesotaCare:

See §0911.09.15 (Income From RSDI and SSI).

MA:

METHOD A:

Exclude SSI. Also exclude all other income that SSA considered in determining SSI eligibility and benefit amount in determining the SSI recipient's eligibility only. If SSI excludes a particular type of income, exclude that income for MA.

EXAMPLE:

Greta applies for MA for herself and her son Robert. Robert is disabled and receives SSI. Greta is employed. Her earnings are considered in determining the amount of Robert's SSI payment. Count Greta's earnings when determining her own MA eligibility. Do not deem her earnings to Robert, regardless of which method he chooses.

EXAMPLE:

Andrew applies for MA for himself and his daughter. Andrew is disabled and receives RSDI and SSI. His daughter receives dependent RSDI benefits. Exclude Andrew's income in determining his eligibility regardless of which method he chooses. Count his RSDI payment and his daughter's RSDI payment in determining her eligibility.

If a person does not receive SSI but receives RSDI, count the gross RSDI amount as unearned income unless the client has a representative payee who does not live in the client's household. If the representative payee does not live in the same household as the beneficiary, presume the gross RSDI is available to the beneficiary unless the client can demonstrate that the payment is not available. If the client demonstrates that part of the payment is unavailable, count only that portion made available to the client in cash or spent on behalf of the client or household.

Notify SSA in writing to request a change in representative payee under either of the following circumstances:

- > The representative payee is diverting the RSDI benefit for use by the representative payee or a 3rd party, not the client.
 - > It appears that the representative payee is not using the RSDI benefit

in an appropriate way to meet the needs of the beneficiary.

If SSI benefits are suspended for reasons other than lack of disability, consider the person to be an SSI recipient for purposes of meeting a disabled basis of eligibility. See §0907.21.07 (MA/Medicare Savings Basis: Disability). However, do not exclude other income received during the month(s) of suspension even if it is normally considered in determining the SSI payment.

METHOD B:

Exclude SSI and all other income considered by SSA in determining SSI eligibility and payment amount when determining eligibility for the SSI recipient.

EXAMPLE:

Marcus receives SSI and MA. The MA worker discovers that he received a one-time VA payment in February. This payment is an excluded form of income for SSI. Exclude the payment for MA also.

EXCEPTION:

Count SSI and MSA for people who use long term care budgeting, with the specific exceptions listed in §0913.13 (Long Term Care Spenddown Calculation), items 10 and 11.

If a spouse or child of an SSI recipient (who lives with the SSI recipient) requests MA, exclude the SSI payment but count all other non-excluded income of the SSI recipient in determining the spouse and/or child's eligibility.

EXAMPLE:

Herman and Helen, a married couple, apply for MA and GAMC. Herman is disabled and receives RSDI and SSI. Helen is employed part time and her earnings are considered in determining Herman's SSI eligibility. Exclude Herman's SSI and RSDI and Helen's earnings in determining his eligibility. Exclude Herman's SSI but count his RSDI and Helen's earnings in determining her eligibility.

Some clients are still considered SSI recipients after their SSI payments stop. They have special SSI status under sections 1619 (a) and (b) of the Social Security Act. See §0907.21.07.03 (MA Basis: 1619 A and B).

If SSI benefits are suspended for reasons other than lack of disability, consider the person to be an SSI recipient for purposes of meeting a disabled basis of eligibility.

See §0907.21.07 (MA/Medicare Supplement Basis: Disability). However, do not exclude other income received during the month(s) of suspension even if it is normally considered in determining the SSI payment.

EXAMPLE:

Gary applies for MA in February. Gary receives SSI and is employed part time. His SSI benefits are suspended for 3 months beginning in February because of an overpayment. Count his earnings in determining his eligibility for February, March, and April. Disregard the earnings beginning the month that SSI payments resume.

For people who receive RSDI but not SSI, count the gross amount of RSDI as unearned income unless all or part of the benefit is excluded under another provision. Exclude RSDI for people who qualify as disabled adult children or disabled widows or widowers. See §0912.05.19 (Disabled Adult Children Disregard) and §0912.05.21 (Disabled Widow/Widower's Deduction). Deduct cost of living increases (COLA) from the RSDI of clients who qualify for the Pickle disregard, the widow or widower disregard or the MA COLA disregard. See the following sections:

- §0912.05.23 (Pickle Disregard)
- §0912.05.17 (Widows and Widower's Disregard)
- §0912.05.15 (RSDI COLA Disregard)

Disregard RSDI benefits paid to or on behalf of children who receive MA under the Special Category for Disabled Children (§0907.21.07.07), CAC (§0907.23.07), MR/RC (§0907.23.05), CADI (§0907.23.03), TEFRA (§0907.23.09), and TBI (§0907.23.13).

For all other clients, count the gross amount of RSDI received. A Medicare premium included in the gross RSDI amount may be allowed as a deduction from excess income to meet a spenddown. For more information, see:

- §0913.13 Long Term Care Spenddown Calculation
- §0913.13.03 LTC Spenddown--EW With Community Spouse
- §0913.15 Combination LTC/Medical Spenddown
- §0913.21 Allowable Medical Bills to Meet Spenddown

Count the gross RSDI when a representative payee receives the RSDI payment regardless of the representative payee's decision to distribute the funds.

Notify the Social Security Administration in writing to request a change in

representative payee under either of the following circumstances:

- > The representative payee is diverting the RSDI benefit for use by the representative payee or a 3rd party, not the client.
- > It appears that the representative payee is not using the RSDI benefit in an appropriate way to meet the needs of the beneficiary.

See §0911.03 (Availability of Income) for information on when to deduct an overpayment withheld from an SSI or RSDI benefit.

GAMC:

Follow MA Method B.

