

Educational Webinar Benefits & Entitlements

Presented By:
Carolyn Leary, Andrea Emerson
& Jennifer McCullough



Medicaid Access in Pre-Enrollment

- Evaluation of Medicaid status for people seeking CCO services
- Accessing Medicaid for the first time
- Parental deeming process to access Medicaid
- Initial Medicaid Approval



Maintaining Medicaid Post CCO Enrollment

- Care Manager responsibilities in maintaining Medicaid
- Monitoring of Medicaid expiration dates
- Automated Medicaid expiration reporting
- Certified Residential Settings and Expectations



Care Manager Training Requirements & Resources

- Standing Operating Procedures and Quick Guides
- Internal Training and Resource Enhancements
- OPWDD Required Benefits Trainings
- Internal Benefits Support for Care Managers



Inactive Medicaid and the Role of the Care Manager

- Inactive Medicaid Notifications
- Reasons for Medicaid Inactivity
- Care Manager Role





Medicaid Recertification

Medicaid Recertifications

- Non-SSI Medicaid cases must be renewed annually to maintain coverage
- Recertification packets are generated by end of the 9th month of the case authorization
 - Example: Authorized from January through December 2025, renewal generated at the end of September 2025
- Due date is printed in bold on the first page of the recertification packet

Medicaid Recertifications

- It is very important that Medicaid has the correct address on file for those we serve
- Recertification packets review all information provided at the last renewal
- Once the packet is submitted, it is reviewed by the Medicaid office
- **Everyone should always keep a copy of their completed recertification packet & CMs should upload it to CX360 for easy reference!**

Recertification Documents

For people with active cases under 18

- Completed Recertification Packet
- Notice of Decision (NOD)
- Signed HIPAA form by parent/guardian
- Proof of income (if applicable)
 - SSA award letter
 - Child support decree
 - Parent's income
- Proof of resources (if applicable)
 - Bank account statements
 - Proof of trust
 - 529 accounts



Recertification Documents

For people with active cases over 18

- Completed Recertification Packet
- Notice of Decision (NOD)
- Signed HIPAA form by individual/guardian
- Proof of Income (if applicable)
 - Pay stubs for 1 month (if employed)
 - SSA award letter



- Proof of Resources
 - Bank account statements
 - ABLE accounts
 - Proof of trust
 - 401K accounts
 - Burial fund
 - Life insurance
- NYC residents are encouraged to use their Access HRA accounts

2025 Medicaid Rates

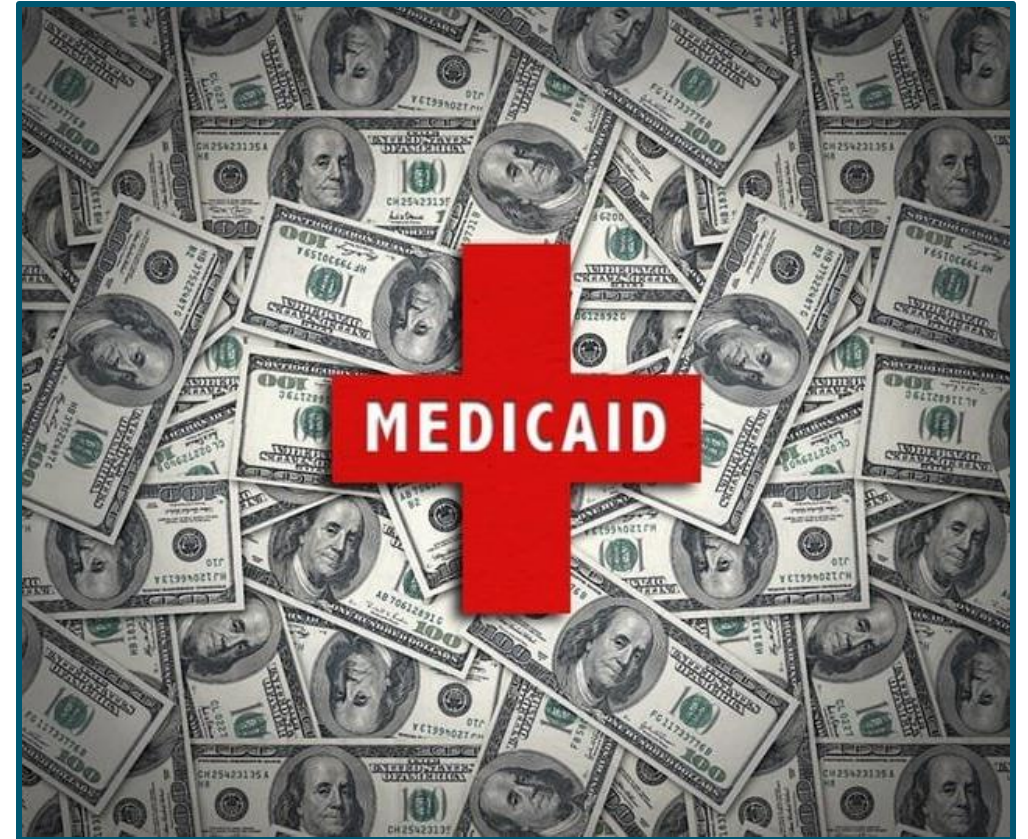
- Traditional Income Limit \$1,800
- 1619(b) Income Limit: \$64,017
- MBI-WPD Income Limit: \$75,385

- Resource Limit: \$32,396



Medicaid Managed Care Mainstream Managed Care Plans

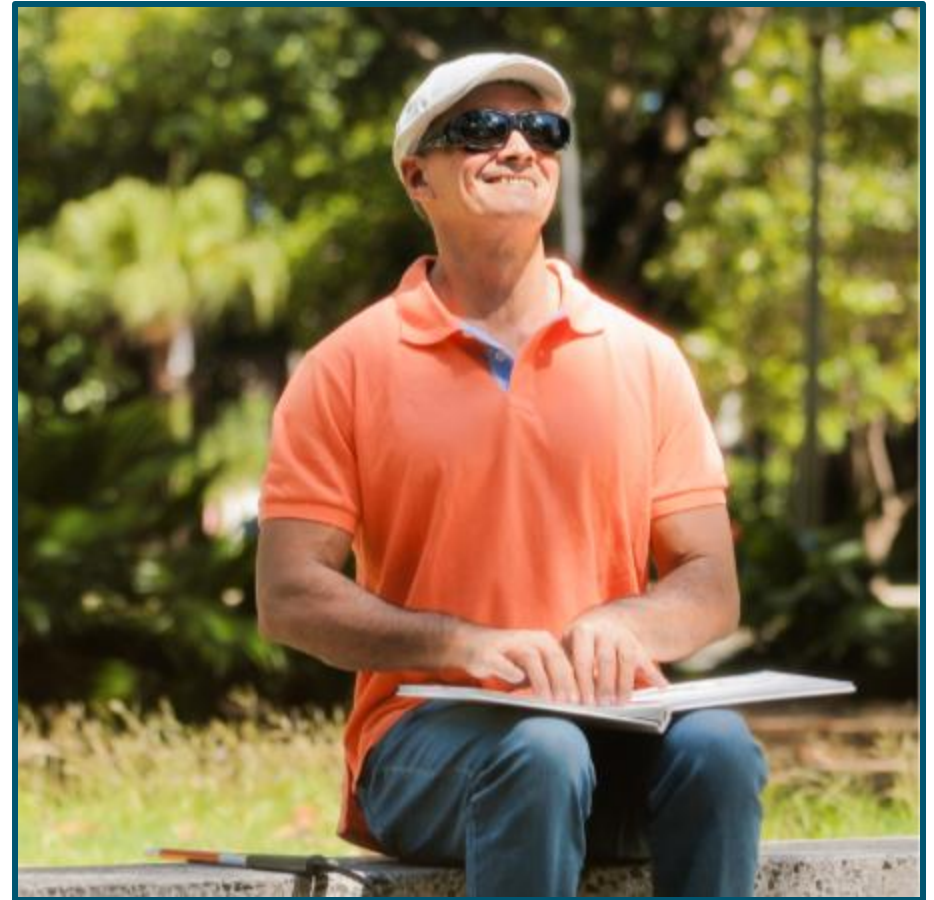
- Mainstream Managed Care plans are compatible with waiver services
- Mandatory Managed Care Counties
- Code 95 allows voluntary disenrollment



Supplemental Security Income (SSI)

Who is eligible?

- Low income
- Low resource
- Aged, Blind or Disabled
- Medicaid becomes automatically active
- \$967 2025 Federal Benefit Rate



Children and Spouses

- Parental Deeming
- Importance of Age 18
- Spousal Deeming
- SSI Married Couples
 - \$1,450 couples rate
 - \$483 loss compares to 2x individual rate



How does work impact SSI?

Less than half the wages are counted when determining the benefit amount

- Social Security uses a formula to determine the amount of countable wages and how much SSI the person will receive.
- This means people will end up with more money each month by working and collecting SSI

EXAMPLE:

\$1,200 (wages) only \$557.50 is considered countable by SSI

\$409.50 (SSI)

\$1,609.50 (Total financial monthly benefit)

+ \$642.50 every month by working

\$967 maximum SSI benefit

Social Security Disability (SSDI)

What is SSDI?

- Federal disability income program for adults who have worked and now are unable to work due to a disability.
- Earned benefit
- Must have a work history to qualify

Disabled Adult Child Benefits (DAC)

What is DAC?

- DAC has other names
 - CDB (Childhood Disability Benefit)
 - SSD on parent's record
- Disability program where the "child" collects off their parent's record if:
 - Parent received retirement
 - Parent received disability
 - Parent passed away
- Earned Benefit



How Work Impacts SSDI and DAC

What is SGA?

- Substantial Gainful Activity is the income limit for people on SSDI/DAC
- The value of SGA changes every year because of the COLA
- In 2025, SGA is:
 - \$1,620 a month for non-blind
 - \$2,700 a month for blind people



How Work Impacts SSDI and DAC

What is SGA?

- If people stay below SGA (\$1,620) they can collect their entire SS benefit + wages

\$1,350 (DAC)
\$1,550 (wages)

\$2,900 Total financial benefit
+ of \$1,550 per month



SSDI and DAC

What about insurance?

- Medicare automatically begins after serving a 24-month waiting period
- The people we serve can have both Medicare and Medicaid (dual-eligible)
- Medicare part B Premium \$185/month
- Medicaid is always the payor of last resort



Quick Comparison

SSDI and DAC vs SSI

SSDI & DAC	SSI
Title 2	Title 16
Medicare	Medicaid
Benefit amount based on earnings	Benefit amount is capped \$967 in 2025
Earned benefit	Needs-based benefit
No resource limit, unless Medicaid is involved	\$2,000 resource limit
SGA is the limit for wages	Formula is used to count wages
DAC benefits end at marriage	Spouse's income is counted

Social Security Benefits

How long can someone receive money?

- SSDI, SSI and DAC are not a guaranteed lifelong benefits
- Everyone is subject to periodic medical & non-medical reviews, regardless of the diagnosis
- SSA reviews are initiated by the agency





Supplemental/Special Needs Trust

A Supplemental Needs Trust (SNT)

Is a type of Trust that allows individuals with disabilities to set money aside to be used for personal enjoyment.

These funds are protected, and will not be counted towards SSI, NYS Medicaid or any other NY government benefit eligibility limits.

Who can apply for Supplemental Needs Trust?

Those who meet the Social Security definition of a disability.

*****The terms Supplemental and Special are used interchangeably with SNTs.***

The 3 Main Types of Supplemental Needs Trusts

1. First Party Trust (aka self-settled or Medicaid pay back trust)
 - Established with the beneficiary's own funds
 - Individual choose a trustee
2. Third Party Trust
 - Funded by anyone other than the beneficiary
 - A trustee needs to be chosen or hired
3. Pooled or Community Trust
 - Can be self-funded, gifted by another, an inheritance, settlement, etc.
 - Administered by a non-profit organization, acting as trustee



Special or Supplemental Needs Trusts

- Can provide a supplemental source of income for the individual, while maintaining their eligibility for asset capped government benefits.
- 1st and 3rd party trusts must have a Trustee chosen by the creator of the trust.
 - Trustees have fiduciary responsibility to act in the best interest of the beneficiary.
 - Usually, this is a family member or paid professional trustee.
 - In the case of Community Trusts, the non-profit organization is the Trustee.
- Can be used to fund a variety of goods and services that supplement what one may already be receiving with government benefits.

How do SNTs work?

- A Supplemental Needs Trust is intended to SUPPLEMENT, NOT REPLACE, the goods and services covered by government benefits.
- Disbursements must primarily and directly benefit the beneficiary and only indirectly benefit others.
 - Example, if a beneficiary needs to travel somewhere and needs an individual to accompany them, an SNT may pay for both of their travel costs.
- An SNT cannot give money from the SNT directly to the beneficiary to make purchases on their own, as this would count as income and could impact benefits.
 - Instead, an SNT needs to pay for items directly to the vendor or provider through a request made by the beneficiary or their responsible party.

First Party and Community SNTs are Especially Helpful for...

- Individuals looking to qualify for asset capped government benefits like NYS Medicaid or SSI, who do not meet restrictive asset limits.
- Individuals who already have these benefits and may be coming into an inheritance, retroactive benefits payment, settlement, or some other influx of assets that could put their eligibility at risk.



How Pooled/ Community Trusts are unique...

- Each beneficiary retains their own sub-account of assets. The non-profit then pools the sub-accounts for managing and investment purposes.
- Ability to combine and manage these resources cost-effectively, results in lower administrative costs to the beneficiaries, a wider array of investment opportunities, greater diversification, reduced risk.
- Documents are already drafted and approved by Medicaid & SSA, so it is quick and easy to set up.
- The trust is managed by individuals well-versed in special needs planning, changing benefit rules and local services.

How Pooled/ Community Trusts are unique cont...

- If a beneficiary has no living parent or grandparent, the opportunity to utilize a pooled trust as opposed to working with the courts or hiring a trustee may be preferable.
- An affordable option for those who cannot meet the minimum funding and initial cost requirements of the average financial institution or attorney drafted SNT.
- Individuals looking to qualify for asset capped government benefits like NYS Medicaid or SSI, who do not meet restrictive asset limits.
- Individuals who already have these benefits and may be coming into an inheritance, retroactive benefits payment, settlement, or some other influx of assets that could put their eligibility at risk.

Examples of Expenses SNTs may cover

- Food
- Household expenses, taxes, utilities
- Clothing
- Recreational activities
- Travel/ Transportation
- Entertainment
- Books, newspapers, and magazines
- TV, internet, and phone
- Education or training
- Camp
- Insurance, subject to certain limitations
- Medical equipment/services not covered by benefits
- Electronics, computers, and software
- Vehicle and maintenance or operation costs
- Household items
- Personal items
- Taxes
- Job coaching
- Therapies
- Services rendered to beneficiary by professionals
- Care above and beyond what benefits cover
- Pre-need funeral arrangements

Be aware, if the beneficiary is receiving SSI, using trust funds to pay for shelter expenses will **REDUCE** their **BENEFIT** amount.

ABLE Accounts vs Community SNT

ABLE	Community SNT
The person with the disability can manage their own account or an authorized representative can manage it for them.	The person with a disability or their authorized representative can manage the account along with the non-profit organization/ trustee to manage disbursement requirements, trust laws, and tax records.
Disability onset prior to the age of 26	Must meet the Social Security requirement.
Only one ABLE account permitted per individual but may also have an SNT.	May have multiple SNTs.
Maximum annual contribution of \$18,000	No limits to the contribution amount (important for large settlements or inheritances).
If the account grows to \$100,000 SSI will be suspended until the ABLE account balance drops well below that level.	Amounts do not impact benefits.
Maximum holdings in an ABLE account of \$520,000	No maximums
Managed by the individual with the ability to utilize a debit card. This is great for independence and ease of use.	Trustee manages the funds and approves all disbursement requests, maintains records, follows all government regulations, and produces the necessary tax fillings.
Very easy and inexpensive to set up.	Can be created with as little as \$250-\$300 and opened in approximately one week.

Both ABLE and Community SNTs offer a way to safeguard resources and preserve financial eligibility for benefits. You can have an ABLE Account and a Community SNT at the same time to maximize resources available.

Thank you!

This concludes our presentation.