

Government Benefits – 2015

Cash Benefits				
Program	Benefit	Asset Limit	Income Limit	Comments
SSI – Supplemental Security Income	Cash benefit to disabled and elderly	\$2,000 single \$3,000 couple Home, vehicle, burial arrangements exempt	Income reduces benefit (\$733 single; \$1,100 couple)	SNT will protect excess assets if under 65. If over 64, pooled SNT will protect excess assets but transfer penalty. If under 18, assets and income of parents affect child's benefit.
SSDI – Social Security Disability Income	Cash benefit for disabled person who paid into social security and under full retirement age	No	No	Must have required work credits based on age and, if over age 30, at least 20 credits must be earned within prior 10 years
CDB – Child Disability Benefit	Cash benefit for child of deceased, disabled, or retired parent who paid into social security	No	No	Child must be at least 18 years old, disabled before age 22, and not married unless to a social security beneficiary
VA Pension	Cash benefit to low income disabled and elderly veterans and dependents	Approximately \$80,000; residence and vehicle exempt	Income reduces benefit. Countable income for single veteran must be less than \$12,652/yr.	No option for a SNT to protect excess assets. Medical expenses can reduce countable income from other sources.
Aid & Attendance	Cash benefit if care costs and medical expenses exceed income	Approximately \$80,000; residence and vehicle exempt	Income reduces benefit. Countable income for single veteran must be less than \$21,107/yr.	Veteran must have served during war time period but not necessarily in conflict zone. No option for SNT to protect excess assets.
Adoption Assistance	Cash benefit to parents who adopt special needs children	No	No	Amount of the benefit and term of the benefit varies with each state and the child's needs

TANF - Temporary Assistance to Needy Families	Cash assistance to families with minor children; child care subsidy while parent works or is in school. Parents with disabilities may receive this benefit for minor child in family	Each state sets limits within federal guidelines, usually more restrictive than SSI asset limits	Income from most other sources reduces cash benefit	No option for SNT to protect excess assets. Most states have work requirements for parents and a time limit on receiving benefits.
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Health Benefits

Program	Benefit	Asset Limit	Income Limit	Comments
Medicare	Health insurance for recipients of social security retirement income and their spouse, SSDI and CDB	No	No	Medicare benefits do not start until 24 months after receipt of SSDI or CDB. Retirees must be 65+
Medicaid	Health insurance for elderly, disabled, low income individuals	Yes; varies with specific program; most programs use same asset limit as SSI program	Income reduces benefit; some states have income limit	SNT will protect assets for disabled beneficiaries under 65; pooled SNT for elderly beneficiary 65+ but some states have transfer penalty
MSP – Medicare Savings Plan	Medicaid programs to help low income Medicare beneficiaries (QMB, SLMB, etc)	Yes	Yes	Must be receiving SSDI, CDB or 65+. SNT may preserve eligibility if excess assets as with other Medicaid programs
QMB - Qualified Medicare Beneficiary (MSP)	Medicaid benefit; pays Medicare premiums, Medicare co-pays and deductibles	\$7,160 single \$10,750 couple	100% of FPG (\$973 single; \$1,311 couple)	
SLMB – Specified Low-Income Medicare Beneficiary (MSP)	Medicaid benefit; pays Medicare Part B premiums	\$7,160 single \$10,750 couple	120% of FPG (\$1,168 single; \$1,574 couple)	

QI – Qualified Individual (MSP)	Medicaid benefit; pays Medicare Part B premiums for people not eligible for Medicaid	\$7,160 single \$10,750 couple	135% of FPG (\$1,314 single; \$1,770 couple)	
QDWI – Qualified Disabled Working Individual (MSP)	Medicare benefit; pays Medicare Part A premium for people who return to work and lose Medicare but still disabled and under age 65	\$4,000 single \$6,000 couple	200% of FPG (\$1,946 single; \$2,622 couple)	
CHIP - Children’s Health Insurance Program	Medicaid program providing health insurance for children under 19 yr.	No in most states	200 % - 350% of FPG in most states	Some states have a modest premium for higher income families
WIC – Women, Infants and Children	Nutrition and health care for low-income pregnant women, new mothers, infants and children under 5 who are at risk; no citizenship criteria	No	185% of FPG	
Extra Help – LIS Low Income Subsidies	Medicare program for prescription drugs; pays part D Medicare premium/medication co-pays	\$13,440 single; \$26,860 couple Residence, vehicle, life insurance, burial fund or pre-paid burial exempt	\$1,458 single; \$1,966 couple	

Food and Shelter Benefits

Program	Benefit	Asset Limit	Income Limit	Comments
SNAP – Supplemental Nutrition Assistance or Food Stamps	EBT card to pay for food; amount varies with # in household, income and shelter expenses	There is substantial variation among states. Some states have no asset limit. The most restrictive asset limit is \$3,250 if disabled or elderly (60+) household member or \$2,000 if no elderly or disabled household member.	130% of FPG for gross income or 100% of FPG for net income	SNAP trust rules more restrictive than Medicaid/SSI SNT rules
LIEAP – Low Income Energy Assistance Program	Assistance to pay energy bills or weatherize home	No	75% of state median income	
Section 8	Rent subsidy program capping rent at 30% of household income	No, but 2% of certain assets above \$5,000 are treated as income for rent calculation	No but 30% of income may equal or exceed market rate rent	Program administered by local housing authorities or local government entities