## **Government Benefits – 2015**

## **Cash Benefits**

Program	Benefit	Asset Limit	Income Limit	Comments
<b>SSI</b> – Supplemental	Cash benefit to disabled	\$2,000 single	Income reduces	SNT will protect excess assets if under 65. If
Security Income	and elderly	\$3,000 couple Home, vehicle, burial	benefit   (\$733 single; \$1,100	over 64, pooled SNT will protect excess assets but transfer penalty. If under 18, assets and
		arrangements	couple)	income of parents affect child's benefit.
		exempt		
SSDI – Social Security	Cash benefit for	No	No	Must have required work credits based on age
Disability Income	disabled person who			and, if over age 30, at least 20 credits must be
	paid into social security			earned within prior 10 years
	and under full			
	retirement age			
<b>CDB</b> – Child Disability	Cash benefit for child of	No	No	Child must be at least 18 years old, disabled
Benefit	deceased, disabled, or			before age 22, and not married unless to a
	retired parent who paid			social security beneficiary
	into social security			
VA Pension	Cash benefit to low	Approximately	Income reduces	No option for a SNT to protect excess assets.
	income disabled and	\$80,000; residence	benefit. Countable	Medical expenses can reduce countable
	elderly veterans and	and vehicle exempt	income for single	income from other sources.
	dependents		veteran must be less	
A.1 0 A44 1	C I I C'I 'C		than \$12,652/yr.	
Aid & Attendance	Cash benefit if care	Approximately	Income reduces	Veteran must have served during war time
	costs and medical	\$80,000; residence	benefit. Countable	period but not necessarily in conflict zone. No
	expenses exceed	and vehicle exempt	income for single veteran must be less	option for SNT to protect excess assets.
	income			
Adoption Assistance	Cash hanafit ta maranta	No	than \$21,107/yr.	Amount of the honefit and town of the barefit
Adoption Assistance	Cash benefit to parents	No	No	Amount of the benefit and term of the benefit
	who adopt special needs			varies with each state and the child's needs
	children			

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

## **Health Benefits**

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

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

## **Food and Shelter Benefits**

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