

Transition: SSI Disability to SSI Elderly

Fact Sheet 2021

What happens when an individual reaches age 65 when receiving SSI Disability?

When an individual with a disability is receiving Supplemental Security Income (SSI) and turns 65, they have a choice to make. They can either have their SSI disability benefit switch to SSI Elderly, or they can choose to stay on SSI Disabled. There are pros and cons for each. Whether choosing either SSI Elderly or SSI Disabled, they will continue to receive a monthly SSI cash benefit, based on living situation and marital status. Also, they must apply for and accept all other cash benefits if eligible, such as:

- Social Security Early Retirement (age 62)
- Disabled Widow(er)s Benefits (age 50)
- Widow(er)s Benefits (age 60)
- Spousal Benefits (age 62)

What are the eligibility requirements for SSI Elderly?

An individual must be 65 and have limited income and resources:

- Single beneficiaries cannot have more than \$2,000 in resources.
- Married couples, who both receive SSI, cannot have more than \$3,000 in resources.
- Beneficiaries can own one home and one vehicle.

Should an individual notify Social Security when turning 65?

Yes. They must let Social Security know which category of SSI they wish to have, otherwise Social Security will automatically switch SSI Disability benefits to SSI Elderly benefits.

If choosing SSI Elderly, will the cash benefits received be the same as SSI Disability?

The Federal Benefit Rate will stay the same, however, the State Supplement Payment will likely increase (Click [here](#)). Or to review the *SSI Payment Levels in Massachusetts* under the 'Aged' category:

<https://onlinetraining.umassmed.edu/ssipayment2019/>

What happens when an individual chooses SSI Disabled and works?

- They will still be subject to continuing medical reviews, regardless of work status.
- The same SSI and Work calculation will be used to determine the new monthly SSI payment. For further explanation, see the *SSI Benefits & Related Work Incentives* fact sheet at <https://workwithoutlimits.org/benefits-counseling/>
- Work incentives, such as Impairment Related Work Expenses (IRWEs), Blind Work Expenses (BWEs), and Plan to Achieve Self Support (PASS), are available.
- Eligibility for MassHealth protections under 1619(b) continues.

What happens when an individual chooses SSI Elderly and works?

- Continuing medical reviews will stop, regardless of work status.
- The same SSI and Work calculation will be used to determine the new monthly SSI payment.
- Work Incentives are not available, with the exception of a PASS approved prior to age 65.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>

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What will happen to public health insurance when an individual turns 65?

MassHealth Standard coverage will continue under SSI Elderly, however, work may impact eligibility. Should this occur, MassHealth CommonHealth is available. In addition to MassHealth, an individual may become eligible for Medicare. If so, MassHealth could possibly provide Medicare premium assistance.

What needs to be reported to Social Security?

Report your gross monthly earnings by the 6th of every month. Additionally, report significant work or life changes, such as quitting a job, increased work hours, job promotions, change of address, change in bank account, change in living situation, etc.

For more information on SSI:

<https://www.ssa.gov/ssi/text-understanding-ssi.htm>

A Community Work Incentives Coordinator (CWIC) can help you understand the transition from SSI Disability to SSI Elderly.

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