

Benefit 1. Supplemental Security Income (SSI)

Overview: SSI is a needs-based program that provides financial assistance to low-income individuals who are aged, blind, or disabled.

Eligibility Requirements (meet any of the three followings):

1. **Income:**

- **Single Adult:**
 - Earn less than \$1,971 per month from a job (before taxes and deductions).
 - Earn less than \$963 per month from non-work sources (unemployment, pensions).
- **Married Couples (living together):**
 - Earn less than \$2,915 per month from combined work (before taxes and deductions).
 - Earn less than \$1,435 per month from non-work sources.
- **Individual Parent with a Child with Disability:**
 - Earn less than \$3,897 per month from work (before taxes and deductions).
 - Earn less than \$1,926 per month from non-work sources.
- **Couples with a Child with Disability:**
 - Earn less than \$4,841 per month from combined work (before taxes and deductions).
 - Earn less than \$2,398 per month from non-work sources.
- **Child with Disability (not living with their parent):**
 - Earn less than \$1,971 per month from work.
 - Earn less than \$963 per month from non-work sources.

2. **Resources:**

- Resources should not exceed \$2,000 for individuals or \$3,000 for couples. Resources include savings, properties, or any other assets.

3. **Disability or Age:**

- The individual must either be **over the age of 65** or **have a disability** that:
 - Prevents the individual from working for at least 1 year or longer.
 - Is expected to result in death.
 - Significantly limits daily activities (for children).

Benefit 2. Social Security Administration (SSA)

Overview: SSA provides retirement, disability, and survivor benefits based on work credits accumulated through earnings.

Eligibility Requirements:

1. **Work Credits:**
 - You earn **1 credit** for every \$1,730 in earnings, with a maximum of 4 credits per year.
 - To be eligible for retirement or full SSA benefits, an individual must have earned **40 credits** (usually 10 years of work).
2. **Partial Eligibility** (for Disability or Survivors' Benefits):
 - If you have fewer than 40 credits, younger individuals may qualify for benefits if they have earned **20 credits** within the last 10 years.
3. **Age Requirement:**
 - Full retirement benefits are available at **67** for individuals born in 1960 or later (gradually lower for older individuals).
 - Early retirement benefits are available starting at **62**, but with reduced monthly payments.

Benefit 3. Medicare

Medicare consists of four parts, and individuals can be eligible for one or more parts based on specific criteria.

Medicare Part A: Hospital Insurance

Overview: Medicare Part A helps cover inpatient hospital care, skilled nursing facility care, hospice care, and home healthcare.

Eligibility Requirements:

1. Automatically eligible for Part A if:
 - You are eligible for **Social Security** or **Railroad Retirement Board** benefits.
 - You qualify based on a **spouse's** work history (including divorced spouses).
 - You are a **government employee** not covered by Social Security but have paid Medicare taxes.
2. Eligible based on **disability**:
 - If you receive **Social Security disability benefits** for at least 24 months.
 - If you have **permanent kidney failure** requiring dialysis or kidney replacement (yourself, or you are the spouse or child of a worker who is eligible).

3. Automatically eligible if you are **over the age of 65** and meet the work history or spousal eligibility criteria.

Medicare Part B: Medical Insurance

Overview: Medicare Part B covers medically necessary services like doctor visits, outpatient care, preventive services, and some home health services.

Eligibility Requirements:

- You are eligible for **Part B** if you qualify for **Medicare Part A**.
- Enrollment in **Part B** requires a premium, but it is automatically available if you are enrolled in Part A.

Medicare Part C: Medicare Advantage Plan

Overview: Part C (Medicare Advantage) is an alternative to traditional Medicare, providing all Part A and Part B coverage through private insurance companies. It may also offer additional benefits like dental, vision, and prescription drug coverage.

Eligibility Requirements:

- You must have **both Part A and Part B** to be eligible for **Part C**.
- Medicare Advantage plans are offered by private insurance companies and often include additional benefits not covered by Original Medicare.

Medicare Part D: Prescription Drug Coverage

Overview: Medicare Part D helps cover the cost of prescription drugs.

Eligibility Requirements:

- You are eligible for **Part D** if you are enrolled in **Original Medicare** (either **Part A** or **Part B**).
- Like Part C, Part D is offered by private insurance companies, and enrollment usually requires a separate premium.

Benefit 4. Social Security Disability Insurance (SSDI)

Overview: SSDI provides benefits to individuals who are disabled and have worked in jobs covered by Social Security.

Eligibility Requirements:

1. Work History:

- Similar to SSA retirement benefits, individuals must accumulate **40 credits** (10 years of work) to be fully eligible for SSDI.
- Out of the 40 credits, **20 credits** must have been earned in the last 10 years ending with the year your disability begins.
- **Younger individuals** (under 31 years of age) need fewer credits to qualify.

2. Disability:

- You must have a **medical condition** that:
 - Prevents you from performing **substantial gainful activity (SGA)** (earning more than a set amount each month—\$1,470 for non-blind individuals in 2023).
 - Prevents you from doing any work you have done previously, or adjusting to other work.
 - Has lasted or is expected to last at least **1 year**, or is expected to result in **death**.

3. Specific Conditions:

- You may be eligible if you have certain serious medical conditions (e.g., **terminal illnesses**), which qualify for **Compassionate Allowances**.