

SSI & Section 1619(b)

The Ticket to Work and Work Incentives Improvement Act Of 1999, created **Section 1619(b)**. This new **Medicaid** law allows former SSI cash recipient to keep **Medicaid** benefits if SSI cash benefits are lost due to earned income. “Earned income” is money you receive from working. The result is the end of the fear of losing health care benefits because you succeed in returning to work!

The rules are fairly simple:

The individual must need Medicaid in order to work:

- The individual must have received SSI cash in a month before working at certain levels.
- The individual has used his **Medicaid** card in the past 12 months,
- The individual expects to use his **Medicaid** card in the next 12 months, or
- The individual cannot afford to replace **Medicaid** with private insurance.

Financial rules indicate that:

- Unearned income must be within the individual’s SSI limit. This is the amount of earned income that will reduce your SSI cash to zero dollars,
- Resources (cash, checking accounts, a home you don’t live in) must be with the SSI limits (\$2000 for an individual and \$3000 for a married couple), and
- Annual earned income must be under the Maryland State threshold.
- Currently, the Maryland threshold is \$40,365.
 - This threshold can be expected to fluctuate up and down each year and the recipient should check with a Benefits Planner to see what the new annual threshold is each year.
 - Often the new numbers are not available until March or April.

What this means is that an SSI recipient who takes a job and whose earnings cause the loss of SSI cash can keep **Medicaid**, at no cost, until that person earns more than \$40,365 a year! While changing to **1619(b)** is supposed to happen automatically, based on wage reporting to SSA, it is very important to check with the Maryland Medicaid Agency to ensure that your “status” has been changed to **1619(b)**.

If income drops, or the job stops, a simple wage change report made to SSA will reinstate SSI cash and **Medicaid** will revert back to SSI Medicaid. This report is best made in writing and delivered in person to your SSA Claims Representative.

An **Individualized Threshold** can be requested should you have very expensive medical needs. For instance, individuals who require Personal Care Assistance and Durable Medical Equipment should consider making a request for an **individualized threshold**, as medical expenses are likely to be higher than the state average. If an **individualized threshold** is granted, the wage threshold for keeping **Medicaid** will be increased to accommodate the higher medical costs.

1619(b) is an incredible protection for health care that is necessary for an individual with a disability to enter the work force. Speak with a Benefits Planner to see how you can benefit by using **1619(b)**.

For more information, visit our website at:

www.mdtransitions.org

Did You Know?

You can receive benefits/work incentive counseling as part of PreETS from DORS? For more info on DORS and PreETS from DORS [CLICK HERE](#)
Not eligible for DORS? Try Ticket to Work Helpline: [TICKET](#)

For individuals not eligible/able to access benefits counseling through DORS, contact Ticket to Work Helpline at 1-866-968-7842 DMitchell@innow.org or visit <http://www.innow.org/md-win/ssi.html>

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