

Hand Outs

Attachment I

**Benefits Planning Assistance and Outreach
Cooperative Agreement Awards in New York State**

BPA&O Awardee	Address	Phone Number	Service Area
Abilities, Inc. for Disability Services	201 I.U. Willets Road, Albertson, NY 11507	(516) 465-1522	Nassau & Suffolk Counties of Long Island NY
Barrier Free Living, Inc.	270 East Second Street, New York, New York 10009	(212) 677-6668 x 123	New York and Richmond Counties (Staten Island)
Independent Living, Inc.	5 Washington Terrace, Newburgh, NY 12550	(845) 565-1162 x 224	Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Sullivan, Ulster, and Westchester Counties
Neighborhood Legal Services, Inc.	295 Main Street, Room 495, Buffalo, NY 14203	(716) 847-0655 x 262	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming, and Yates Counties
Queens Independent Living Center, Inc.	140-40 Queens Boulevard, Jamaica, NY 11435	(718) 658-2526	Bronx and Queens Counties
Research Foundation for Mental Hygiene	44 Holland Avenue, 6 th Floor, Albany, NY 12229	(518) 485-2584	Kings County (Brooklyn - Brooklyn Works)
Resource Center for Independent Living	401-409 Columbia Street, PO Box 210, Utica, NY 13503	(315) 797-4642	Broome, Cayuga, Chemung, Chenango, Clinton, Cortland, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, St. Lawrence, Schoharie, Tioga, Tompkins, Warren, and Washington Counties

JOHN:

John is an SSDI recipient who is a paraplegic. He is receiving an SSDI payment of \$1300 per month. He works 16 hr/month as an attorney and earns \$1400 per month. He has come into the local district to apply for the Medicaid Buy-In program.

Without Deduction of IRWE

<u>UNEARNED INCOME</u>	<u>EARNED INCOME</u>
\$1300.00 SSDI <u>-\$20.00</u> Unearned income disregard \$1280.00 <u>Unearned Income</u>	\$1400.00 Earned income <u>-\$65.00</u> Earned income disregard \$1335.00 <u>-\$667.50</u> 1/2 Remainder \$667.50 <u>Earned Income</u>
<u>Net Income After SSI Budgeting</u>	
\$1280.00 Unearned Income <u>+ \$667.50</u> Earned Income \$1947.50 Total Income	<u>250% FPL = \$1871</u> > 250% FPL - Ineligible for MBI

After additional discussion...

The Medicaid eligibility discovered that John paid \$3600 for modifications to his vehicle in order to travel back and forth to work. The worker identified this as a non-medical IRWE & explained to John how using this as a deduction could decrease his countable income & possibly make him eligible for the MBI.

John requested that the \$3600 be deducted over a consecutive 12 month period.

\$3600 divided by 12 = \$300 per month deduction

With Deduction of IRWE

<u>UNEARNED INCOME</u>	<u>EARNED INCOME</u>
<p>\$1300.00 SSDI <u>-\$20.00</u> Unearned income disregard \$1280.00 <u>Unearned Income</u></p>	<p>\$1400.00 Earned income <u>- \$65.00</u> Earned income disregard \$1335.00 <u>- \$300.00</u> IRWE \$1035.00 <u>-\$517.50</u> 1/2 Remainder \$517.50 <u>Earned Income</u></p>
<u>Net Income After SSI Budgeting</u>	
<p>\$1280.00 Unearned Income <u>+\$517.50</u> Earned Income \$1797.50 Total Income</p>	<p style="text-align: center;"><u>250% FPL = \$1871</u> < 250% FPL - Eligible for MBI</p>

JANE:

Jane is an SSDI recipient who has a muscular dystrophy. She is receiving an SSDI payment of \$420 per month. She works 80 hrs/month as a data entry clerk and earns \$720 per month. Due to her disability, Jane is unable to drive. In order to get to and from work, Jane must pay a driver \$300 per month.

Without Deduction of IRWE

<u>UNEARNED INCOME</u>	<u>EARNED INCOME</u>
\$420 SSDI -\$20 Unearned Income disregard \$400 Unearned Income	\$720.00 Earned Income -\$65.00 Earned Income Deduction \$655.00 -\$327.50 1/2 Remainder \$327.50 Earned Income
<u>Net Income After SSI Budgeting</u>	
\$400.00 Unearned Income +\$327.50 Earned Income \$727.50 Total Income	Medicaid Eligibility Standard = \$642
Client will have a Spenddown of \$85.50	

After additional discussion...

The Medicaid eligibility worker realized that Jane could use the \$300/month spent on a driver to get to and from work as a non-medical IRWE, and explained to Jane that this could help her avoid having a spenddown...

With Deduction of IRWE

<u>UNEARNED INCOME</u>	<u>EARNED INCOME</u>
\$420 SSDI <u>-\$20</u> Unearned Income disregard \$400 Unearned Income	\$720.00 Earned Income <u>-\$65.00</u> Earned Income Deduction \$655.00 <u>- \$300.00</u> IRWE \$355.00 <u>-\$177.50</u> 1/2 Remainder \$177.50 Earned Income
<u>Net Income After SSI Budgeting</u>	
\$400.00 Unearned Income <u>+\$177.50</u> Earned Income \$577.50 Total Income	Medicaid Eligibility Standard = \$642 Client is Fully Eligible for Medicaid

BOB:

Bob is an SSDI recipient who is a paraplegic. He is receiving an SSDI payment of \$1100 per month as well as a pension of \$350 per month. He works 20 hours per month as a CPA and earns \$1600 monthly. Bob has decided that he would like to start his own business. He applied for a PASS account and was approved. He is planning on putting \$600 per month into the PASS account. This money will be put toward the initial start-up costs for his business, which will include the purchase of office equipment, the rental of office space, advertising, etc.

<u>UNEARNED INCOME</u>		<u>EARNED INCOME</u>	
\$1100.00	SSDI	\$1600.00	Earned income
+\$350.00	Pension	- \$65.00	Earned income disregard
\$1450.00	Total Unearned Income	\$1535.00	
-\$20.00	Unearned income disregard	-\$767.50	½ Remainder
\$1430.00	<u>Unearned Income</u>	\$767.50	<u>Earned Income</u>
<u>Net Income After SSI Budgeting</u>			
\$1430.00	Unearned Income	<u>250% FPL = \$1871</u>	
+\$767.50	Earned Income		
\$2197.50	Total Income	> 250% FPL –Ineligible for MBI before deduction of PASS	
\$2197.50	Total Income		
-\$600.00	PASS Deduction		
\$1597.00	Total Income after PASS deduction / < 250% FPL	Eligible for MBI	

JAN:

Jan is an SSDI recipient who has muscular dystrophy and is confined to a wheelchair. Jan receives a monthly SSDI check of \$680. She is currently working and earning \$365 per month. Jan would like to attend college and become a teacher. The amount that she will have to pay per semester is \$2000. Jan applied for a PASS and was approved. She is planning on putting \$660 per month into her PASS account to put toward the cost of her education.

<u>UNEARNED INCOME</u>	<u>EARNED INCOME</u>
\$680.00 SSDI <u>-\$20.00</u> Unearned income disregard \$660.00 <u>Unearned Income</u>	\$365.00 Earned income <u>- \$65.00</u> Earned income disregard \$300.00 <u>- \$150.00</u> ½ Remainder \$150.00 <u>Earned Income</u>
<u>Net Income After SSI Budgeting</u>	
\$660.00 Unearned Income <u>+\$150.00</u> Earned Income \$810.00 Total Income	<u>SSI Federal Benefit Rate in NYS = \$639</u> > FBR - Ineligible for SSI
<hr/> \$810.00 Total Income <u>-\$660.00</u> PASS Deduction \$150.00 Total Income after PASS deduction < FBR – Eligible for SSI which includes Automatic Medicaid	