

Part 4: Understanding the Supplemental Security Income  
(SSI) Program

JULY 25, 2019

Services provided by: Caption First, Inc.

>> HEIDI: Once again, welcome everybody to today's webinar. Thanks for joining the call early. We have 77 participants. My name is Heidi. I'll be hosting the webinar. Lucy Miller will be joining us. Please keep your content questions to the Q&A box. And if you have any difficulties or problems seeing or hearing anything, please put that in the chat box. We will get the video under way in just under ten minutes. Thanks so much for joining us today. Talk to you soon.

(Standing by)

>> HEIDI: Welcome this morning everybody to our webinar understanding the Supplemental Security Income Program with Lucy Miller. We will get the show on the road in about five minutes. I'm your host, Heidi. We have quite a few people joining us today. Thanks so much for getting on a little early and getting settled in. Like I said, we will start early. Thanks for joining us today.

(Standing by).

>> HEIDI: All right. It is the top of the hour. I'd like to welcome you all to our webinar today understanding the Supplemental Security Income Program with a program by Lucy Miller. Lucy is joining us today and she will be answering questions that are placed in the Q&A box throughout the course of the webinar. So you can ask her any of your questions that you have. My name is Heidi, I'll be your host today. I'm also joined by Jennifer Gundlach Klatt, she's one of our folks here at stout rehabilitation institute. She's helping moderate the questions and moderating the chat. If you have any questions about the technology, please put them in chat or if you're having any issues. If you have questions related to the content of the webinar please place those in the Q&A. And we will start the video shortly.

(No audio)

>> HEIDI: I see in our chat that we have a number of people who aren't able to hear. I'm going to just check my audio.

(no audio)

>> HEIDI: I believe we have solved possibly the audio problems. I'm going to go back and start the video once again. Thanks for your patience, everyone.

(no audio)

>> LUCY MILLER: And in lesson we are going to focus on understanding --

>> LUCY MILLER: Welcome back. This is lesson four out of the series of six lessons. And this lesson we are going to focus on understanding the SSI program. Now we have to set up a lot of base understanding before we can move into the effect of work on SSI. And that's because this is a complex program and there are lots of things that can effect an SSI payment that have nothing to do with working. We are going to do those basics first and then move onto lesson five, paid employment on the benefits. So what are we hoping to get out of this particular lesson?

I want to make sure that everybody participating can understand the overall purpose of the SSI program as a financial needs based income support program. And remember that's really different from the Title II disability benefits that are insurance. That's an insurance program. This is an income support program. And the financial needs based issues, the means testing, adds a lot of complication. And we are going to spend most of the lesson today this one hour covering those basics.

Secondly, we are hoping that participants will be able to identify the factors that affect eligibility for SSI and beyond that what can make that benefit payment change. And there are lots of factors that are brought into play when talking about eligibility and payment amount. Third we hope that you'll be able to describe the effects of resources on SSI eligibility. That's an issue we never have to deal with in the Title II program because resource us are not relevant in that program. It's only in the SSI program that resources have a bearing on eligibility. And we are hoping that you'll be able to identify some of the most common resource exclusions. Now there are a whole lot of exclusions to both income and resources and it's one of the most complex areas of SSI law. But for this lesson we want you to just understand some of the most common ones. And finally, we hope that we'll give you a pretty good understanding of the redetermination process and the 12 month suspension provisions because that is something that is very important in this program and we want to make sure that you're clear on how all that works. So without any further ado, let's get going.

Let's take a few minutes to do some reminders about the SSI program. We have had the door shut on SSI for the last lesson in which we really went over the Title II rules with regard to working. So we want you to open that door again, we are going to talk about the SSI program and close off the Title II stuff that we focused on in the last lesson. So what do you need to know about SSI? Remember, it is a needs based program. It has very strict income and resource guidelines that have to be met

for eligibility and that also can affect the payment amount. Remember that SSI is the payor of last resort.

So if a beneficiary can establish entitlement for one of the Title II programs, those benefits have to be applied for and accepted first, and then SSI fills in as is required and as the individual can meet eligibility for all of the SSI rules.

Now, the benefits in the SSI program, that monthly check that, doesn't coming out of the trust fund. Remember the Social Security trust fund funds the Title II benefits. SSI is not paid for out of the trust funds, paid for out of general tax dollars. And remember that in most states, knots all but most states if you can establish eligibility for SSI typically you are found eligible for Medicaid as well. There are some exceptions. In certain states you have to meet additional eligibility requirements to get the Medicaid on top of the SSI cash payment.

So let's remember a few additional things. SSI was really intended to augment or supplement any income that an individual already had. And the whole purpose of the SSI program was to provide very subsistence level of support for the basic costs of food and shelter. Okay. That's really what this is for. Those very basic and essential costs.

And the maximum federal payment in SSI is established every year. There's new figures that come out and they take place every January 1st. Typically it's an increase or at least not a decrease from the year prior. And that amount is referred to as the federal benefit rate or the FBR.

Now on this slide you'll see an important distinction. There's a separate benefit rate for an individual and another benefit rate for something referred to in the SSI program as an eligible couple and that's when two SSI recipients are married to one another and we will talk about eligible couples later. Eligibility and payment amount in the SSI program are literally established on a month by month basis. Now that doesn't mean that Social Security contacts every SSI recipient every month and says okay how much do you have in the bank, how much income did you receive, what was your living arrangement. That would be unmanageable. They have a redetermination process that occurs periodically.

It's about every calendar year but doesn't have to be. And at the redetermination they're checking the criteria and checking to see if they accounted for all the income the individual has and will retroactively adjust the SSI payment if more was paid than should have been. So it is done on a month by month basis but they're not checking on beneficiaries every single month. That bullet there about redeterminations, those are conducted periodically. There's a scheduled

redetermination and unscheduled ones. The big difference is the scheduled ones are marked down and at a regularly scheduled time there will be a review conducted by Social Security. And the unscheduled ones are prompted by news and it prompts Social Security to initiate a review because information was received.

So what are the factors again that affect your monthly amount in your check, how much you get every month? And these five factors all work together, sometimes it's just one factor at play, sometimes it's all five. You just never know. Income that can be earned or unearned. And in the SSI program they make a big distinction between earned income and unearned income. They treat those two types of income very differently. This is very new because remember in the Title II program most forms of unearned income don't have any bearing on your check at all. But in the SSI program it can.

Another issue that can affect how much you're paid in the SSI program is your living arrangement. And we will explain that in a minute but a lot of it has to do with how many people you live with, who is helping to pay the bills, are you paying your fair share for food and shelter? Because SSI is intended to pay for the basic cost of food and shelter. Obviously if somebody else is helping you with those costs there can be an effect on your check. Marital status is another factor that Social Security has to consider and your marital status can affect your eligibility for SSI as well as your payment amount and we will cover that a little bit later on. Finally there's a concept that Social Security refers to as deeming and we will cover that a little bit in this lesson. It's a very complex concept and it's basically when someone else has income that social security attributes to you, the SSI recipient because you're in a situation where it's assumed that people share their income and resources. You can imagine that would happen if you're married, that would happen if you're a child living with your parents, things like that. We will cover it very briefly. And then finally we talked about this very briefly is overpayment recovery. In the SSI program it's possible that if you forget to tell social security that you had some income that came in, maybe you received nor a cash payment than you should have.

And when social conducts their review they would fine that income and say you owe us a little bit of money and there are a variety of ways that they will recover that money that you now owe them but one of the ways is by reducing your subsequent monthly payment. It doesn't have to be done that way but it is an option that Social Security has and in some cases you will see people whose monthly payment is being reduced because of overpayment recovery. All of these can be at play or none of

them or any combination. It's can be complicated to figure out what is causing an individual's check to be the exact amount that it is.

Let's take a look at income in the SSI program and give you just a very brief overview of how social security looks at income and the effect that income has on the SSI cash payment. Income is anything that an individual receives in cash or in kind that can be used to meet the basic needs of food and shelter. That's a very broad definition. But it's very clear. So it doesn't just have to be cash. Remember that there might be a job that a person has where they're provided with food and shelter as part of their compensation package that if it's part of a job would be considered earned income and it would be the value of that housing and food that's provided.

So that's the in-kind aspect to things. It doesn't just have to be cash. So anything that an individual receives in cash or in-kind that can be used to meet those basic needs could potentially counts.

Now income also includes the receipt of any item like a thing that could be applied either directly or indirectly by sale or conversion to meet the basic needs of food and shelter. So if you were given an item something of value that you could sell and it was value attached to that item, that could also count as income in the month that it's received. You see it's a very broad definition. The in-kind income isn't cash, it's things or someone actually providing you with food and shelter. And the SSI program classifies income as either earned or unearned. And it's so important that we get clear when an income is received which category it goes in because social security treats those two kinds of income very differently in the SSI program so those distinctions matter. What is not income? Some items that an individual receives would not count as income because either they don't meet the definition of income that social security has prescribed like an item that is not food or shelter and which cannot be used to obtain food or shelter would not be income.

Now other items might be income by definition but they're specifically excluded from an individual's income by federal statute. And the rules within the policy manual that social security uses, it's called the POMS, and there are page after page after page citation after citation of all of these descriptions of things that are excluded. That list is long. We are going to hit some of the basics here but there's a lot more that could be excluded that we will cover in this one hour lesson. Things like payment of an individual's bills with the exception of food and shelter, so if I'm an SSI recipient and my mom paid my cell phone bill, that's not income. That's okay

as long as she's not giving me the cash to pay my cell phone bill if my mom is paying that directly then that could be excluded. Things like food stamps and HUD housing assistance and energy assistance, things that are means tested programs in and of themselves typically those kinds of things are excluded. So while I might be getting SNAP or food stamps, the value of my SNAP benefit is not going to decrease my SSI or effect it in anyway whatsoever.

Certain types of educational assistance if I get grants or loans, things like that, not all of them and it depends on how you spend the money but there are certain types of educational assistance that are excluded. Things like tax refunds. Tax refunds are excluded you had for a really important reason. When you get earned income the SSI program counts your gross income. That's before taxes are taken out, not after. So if you get a tax refund at the end of the year when you file your taxes, that income that you're receiving as a refund, that's already been counted against you. So that actually there's a common sense reason for that. Remember this is a list of -- tiny lilies. There are many, many, many more things that would be excluded by statute. We just can't cover them all in this course.

So let's talk a little bit about the differences between earned and unearned income because they're significant. So earned income is any gross wages or earnings from employment or self-employment. So really anything that you receive in exchange for work performed could positionally be counted as earned income. It could be in-kind items like room and board, net earnings from self-employment so if you own a small business or are otherwise engaged in self-employment there are some deductions that they allow in the self-employment program but it's gross wages when you're in wage employment. Payments from service performed in a sheltered workshop or work activity center, we specifically include this on this slide because there's a common misconception that if someone with a disability works in a work activity center or shelter workshop that somehow those wages that that person receives are not counted; they are.

If you have any questions about that we would probably want to refer you to a local WIPA program. It's important that you understand that those are reportable and would cause a reduction in the SSI cash payment. Things like royalties earned by an individual in connection with publication of his work or honoraria, there are many citations within the POMS that specify earned income and how they're counted. We don't expect you to be experts in that. There will always be times that a beneficiary has to be referred to the local field office

for a determination as to is this income at all and if it is income is it earned or unearned.

It sounds like it would be easy to figure out but it isn't easy always, unearned income is any income you receive that meets that definition of income that's not earned. Again it can be cash or in-kind. And if it's not earned income but it meets that definition, then it is definitely unearned. It can include the common things would be social security Title II benefit like SSDI or CDB, worker's compensation, unemployment compensation, anything like that that is cash or in-kind that a beneficiary referrals but that is not remuneration for work performed or compensation for work performed.

It can be annuities, pensions, alimony and child support payment, dividends, interest, rental income, anything like that. So it's a very broad category. Again there are always questions when beneficiaries receive something and they want to know how this is going to count? And these kinds of determinations can get really complicated and only social security personnel can make these determinations.

So how does income effect the SSI cash payments? Lucy, you've said it causes a reduction but how does that work? Well, gross unearned and earned income are evaluated separately and they're treated very differently. To each type of income the first step is dividing how much gross earned and gross unearned, then there are certain deductions that apply, some apply to income, some unearned. Countable unearned income that's what we call unearned income after all allowable deductions are taken. That's what social security calls the amount of income after deductions have been taken, they add those together and then subtract the total countable income that a beneficiary has to determine if cash payment if any. If it's a lot of accountable income it can result in no cash payment being due to an individual. Just something to think about.

More about SSI and income. One of the things that's confusing to people is that Social Security because adjusting SSI cash payments takes effort, there's stuff that has to be done to adjust a cash payment, one of the things that confuses people is the check that you receive in the SSI program today, if it's the first of the month, typically is based on however much countable income you had two months earlier. That isn't always the case but in most instances that is true this. Process where the payment today reflects a past earnings from past month is called retrospective monthly accounting or RMA and it's a very complex subject.

We bring it up because we want to make sure you understand and that beneficiaries understand that often when they go to

work they report their wages to social security and they're looking for that check to change the very next month and it often doesn't so it confuses the beneficiary and it's something we wanted to prepare you for and something that the WIPA programs discuss with beneficiaries is when they could expect that SSI catch payment to be adjusted and it's about two months later. Again, complex area called retrospective monthly accounting.

Now, remember in your readings there's a lot of information in there about the SSI program that we gave you basic readings that we wanted you to look at before this lecture and there's a whole host of in depth readings that are in the additional resources section that you can read if you have an interest in a particular subject. We certainly do have a resource paper or document on retrospective monthly accounting if you have a burning desire to learn more about that topic. Marriage does affect the SSI benefits. It can affect an individual's eligibility. It can also affect their cash payment amount. And this is to be expected because it is an income support program and it is means tested. And when individuals are married and living together, Social Security considers the assets or resources in some income of that spouse when they're determining the eligibility for the SSI recipient. And that is to be expected. Social Security considers two residents who are married to each other and that is called an eligible couple. Eligible couples, their federal benefit rate, the maximum amount you can receive in a month of federal SSI, there's a different FBR for a couple than there is for an individual. Although we don't provide those figures in this lecture, that is provided as part of your handout so you want to make sure that you go and look at the current FBR's so you know what that is. When an SSI recipient is married to an ineligible person, someone who doesn't get SSI, Social Security will examine that person's earned income, unearned income, and their resources, and will apply some of those resources in income to the SSI recipient through a very complex process known as deeming. And I know that word sounds unusual but here is what it means.

It means that Social Security has an expectation that when people are married to one another that they share their income and resources. And so there's a complex process that Social Security uses to deem or determine a portion of that ineligible spouse's income or resources to be available to the SSI receiving spouse. That makes sense. You would expect that.

Social Security's definition of marriage is complicated and this is Social Security's bread and butter is family relationships. Although it sounds like it would be something

very easy to understand, very simple, it is not. Familial relationships is a whole complex area of Social Security law and when someone is considered married it can be a lot more complicated than it seems at first glance. Whenever there's an issue there that is something that needs to be referred to Social Security for a formal determination.

The thing to remember is that a marital status whether you're first getting married or whether a marriage is dissolving, both of those kinds of situations can affect not only the monthly benefit payment for an SSI receiving individual but also eligibility. And if eligibility for the program is lost, typically the SSI related Medicaid stops as well. So that's a very important thing to understand.

Deeming. Deeming is probably one of the most misunderstood areas in the SSI regulations and the reason for that is simple. It's really complicated. The notion of deeming makes sense. It's very intuitive. And that is that in certain situations family groupings, children living with parents, spouses residing together, there's an expectation that those family members share income and resources. And so some portion of an ineligible individual's income or resources is then deemed or determined applicable or available to the beneficiary and so some of that counts in deciding if the individual is eligible for SSI and if eligible how much to provide the person in cash payment. The three situations for determining are listed on this slide. Parents of children. Children in the SSI program means someone under the age of 18. As soon as you turn 18 you're no longer considered a child in the land of SSI. Spouses. Individuals who are married either to SSI recipients to an eligible couple and deeming applies to an SSI recipient married to an ineligible spouse so that's a distinction there. And sponsors of aliens, folks in this country being sponsored from somewhere else.

Now the portion of income or resources that are shared with the SSI eligible individual is deemed as being available to that person thus it counts. The process by which Social Security decides how much of that ineligible individual's income or resources to deem is complicated. Now we have provided you with some briefing papers, there are several on the subject of deeming. There's a paper that discusses deeming in general. That's probably the best one to read if you want to big into this subject more. There's a lengthier paper on spouse to spouse deeming. Where an eligible individual es married to an ineligible individual. And the most complex is parent to child deeming. These resource documents are available to you if you have a need to dig a little bit further. I warn you this is complex stuff and there probably

if there's questions from a beneficiary the best bet is to typically refer the person to Social Security for a determination. They apply at initial application and forever onwards.

Another thing that affects SSI that people don't think about is living arrangement. So you think about the way the SSI program works. If SSI is intended to provide a base level of support for food and shelter, if you are living in a situation where you are being provided with assistance with food and shelter, then your living arrangement would matter. It could possibly affect your eligibility for SSI. Certainly could affect your payment amount, your monthly payment amount. And the way that Social Security reduces your SSI based on living arrangement is through another really complex area of Social Security regulation referred to as in-kind support and maintenance or ISM. Now, ISM really is a concept that is applicable primarily to adult SSI beneficiaries. Remember when you're under 18 and may be living with your parents it isn't ISM that would apply to you, it would be deeming. Very different concepts and very different calculations. Social Security examines the beneficiaries living situation to make ISM determinations and it gets really complicated. There are a number of standard living arrangements and based on the description that the beneficiary provides to Social Security they will determine which of those living arrangements you are in and based on that there's specific instruction provided to the Social Security employees about how to value the in-kind support and maintenance which then determines how much of your SSI check is reduced or how much it will be.

In the last bullet it seems rather common sense. These are really complex. We provided you with some resources on in-kind support and maintenance. If there are questions that beneficiaries have about I moved in with my mom and my SSI check went down, what happened, again, these determinations are best resolved at the local field office.

So it's very clear at this point that depending on a person's situation which can change month to month to month, if someone had a significant change, they got married, they moved back home with mom, they received unearned income of some sort, they got some resources, all of these things are reportable events meaning they could affect your check so you have to notify Social Security. Unfortunately beneficiaries don't always remember or maybe they didn't know what they had to tell Social Security. So it gets to that redetermination time and Social Security notices, oh, you had this income or you got married in this month and we provided you with a check that was X amount but it should have been this other amount.

It happens all the time. And when that happens, you were made more than you should have gotten so you now owe Social Security that money back. And basically Social Security has a couple of different options of recovering that overpayment. Their preference always is to ask the beneficiary if it's possible for him or her to pay the entire overpayment back. And in the SSI program that's pretty rare that a person can afford to do that because it's a means tested program and folks don't have a lot of resources so that's not often possible but Social Security will pursue that avenue.

First they will check. And if it isn't possible or reasonable, and what Social Security can do is deduct some of future payments based on some very specific rules about how much they're allowed to take out of your SSI cash payment over a period of time to recover, that's what they call that overpayment. Now conversely even though it doesn't discuss this on this slide, SSI recipients can also be under paid. So let's say that had you a job and your SSI check was being reduced because of that earned income. And you quit your job or that job ended and you forget to tell Social Security. Well then they could be reducing your SSI cash payment because they didn't know your employment had ended.

So in that situation when you notify Social Security, there's oh my goodness, we under paid you. And then Social Security will compensate the individual for that balance due. And typically it comes in one payment. But there's a variety of ways that can occur. So that's overpayment.

Now let's switch to resources. People get confused about what is the difference between income and resources. There's a wonderful expression that I think really clarifies it all and it's very simple. Income is something you get. Resources are something you've got. It's all about timing.

So let's say that I get earnings in a month, some wages. And in the month that that paycheck is paid, sent to me, I get that, that's income. If I put it in the bank or save it in some way, then as of the first day of the following month any of that income that I've retained is now a resource. So income is something you get like in the month you get it, resources are something you've got. So it's a timing issue. You've saved it, you've retained it. It's now put somewhere and that could be a countable resource. Resources can be cash but don't have to be. They can also be personal property including real property like a land or a home or even jewelry or other things can be a countable resource. In order for this resource to count towards an SSI individual it has to meet certain requirements. It's that definition of resources. So it has to be something the SSI recipient owns.

It has to be something that individual has the right, authority or power to convert to cash if it's not already in cash, and it can't be something that is legally restricted from being used for the basic costs of food and shelter because remember that's what the SSI program is for. Now there are limits on the amount of countable resources that an SSI individual and eligible couple can have and that resource is currently \$2,000 for an individual, and \$3,000 for a couple. Okay? And that is as of the first day of each month.

So let's say that I got a paycheck this month and I spent all of it on things that I needed and I didn't retain any of it as of the first day of the following month. Then none of that income that I received this month will count as a resource the next month. And it is a very -- there's specific day that resources are counted and it is literally I believe the POMS that literally state something as the first moment of the first day of a month, it's that specific. So it's as of that first moment of the first day of a month and that's the day that resource determinations are taken, are made. And after that if the resources go down as long as those resources were at a certain level on that first day that's what is counted that day, the first moment of the first day. It's that specific.

So what are the most common resource exclusions? Well, when you look in the POMS in the rule book that Social Security employees use, there are citation after citation that list a whole host of resource exclusions. We don't need you to know all of those. But the most common ones come up quite a bit and it's nice if you have a basic idea of what things don't count or what things are excluded. The most common question beneficiaries have is about their personal belongings, your pots, your pans, your sheets, clothes, the things that you have they are not counted.

Nobody from Social Security comes to your house with a clipboard and looks at that. So household goods and personal effects are excluded. Medical devices and adaptive equipment that's really important for a lot of people with disabilities. Those are excluded as well. Certain life insurance policies are excluded. There are some specific rules about that so it's not a blanket exclusion. But it is possible to have life insurance policies and have them excluded. A really important resource exclusion is one home as long as the beneficiary lives in that home and that home can be of any value. You often hear from SSI recipients who are worried about homeownership but as long as the beneficiary lives in the home it is allowed. And one automobile is allowed. Burial funds, burial spaces can be excluded. I'm not saying that is a blanket exclusion. Financial aid, federally funded individual development accounts

are excluded, not all IDA's are excluded.

Funds set aside in an ABLE account are excluded. It's something to know although it's not listed on this slide. And certain trusts, you probably work with individuals who have a special needs trust. As long as the trusts are set up within very specific parameters, the funds held can be excluded in resource determinations as well. If you want to learn more about this, we do have two resource documents posted for you under the additional resources, one is called SSI and income, the other is called SSI and resources. Now these are documents that we developed for CWIK's that's go into more detail and also discuss income and resource excludes that we have not described for you in this session. Those papers are popular. You're welcome to share those with anyone in your agency that might value that information.

So really important resource exclusion that is kind of uncommon is called property essential to self-support or PESS. And this is really kind of a work incentive. This is a resource exclusion that allows SSI recipients to exclude or have Social Security exclude resources or property that an individual needs for self-support. And this can include things that are owned by a business. So if you're working with SSI recipients who are pursuing a self-employment goal this is a really important resource exclusion because assets or resources owned by the business are not counted during resource determinations for an SSI eligible individual or couple.

So you can see this is kind of a work incentive and it does allow individuals to own business that have inventory, equipment and things like that, and not have that cause a problem with benefits.

Now SSI redeterminations are something that as soon as you're found eligible and you're moving forward in the SSI program there are always going to be periodic redeterminations. I want to make sure we are clear, this is not a medical review. Continuing disability reviews or CDR's, that is one type of review and that occurs on its own schedule. But in the SSI program as you've seen, there are lots of things other than your medical condition that can affect your eligibility for SSI or your payment amount. And so because of that Social Security does redeterminations on a regular basis to check your resources, your income, your living arrangement, your marital status, all of that stuff that can affect your eligibility or payment amount.

And these are scheduled or unscheduled depending on the specific individual. They typically happen about every year but they don't have to. It kind of depends on the person. And it's nice because it's a regularly scheduled review where

Social Security just double-checks to make sure did we count everything, did you get the right amount in your cash payment, do you have an overpayment or an under payment that we need to settle on. And it's just something to expect.

Typically the SSI recipient is notified of the review in writing, there's forms that have to be filled out and just information that will be requested and the review is performed. And they're common. They happen all the time. And it's just something to be expected in the SSI program.

Now a really important policy in the SSI program that unfortunately is not well known or understood is something called the 12 month suspension period. So when an SSI recipient is found ineligible for SSI because of excess income whether that's earned or unearned, or they're ineligible because of marital status or deemed income or resources, SSI recipients they tend to think oh if I'm not eligible I've been terminated. That isn't true in the SSI program, thank goodness. You're not terminated, you're suspended. And basically Social Security sets a 12-month clock.

If you can reestablish entitlement or eligibility for SSI in that year, that 12 month period and it is consecutive months, then all you have to do is notify your local field office and say oh, you know, this issue that made me ineligible has changed and maybe you had excess resources that had been spent down or maybe you were married and that marriage was dissolved, you go back to Social Security and say my situation is changed, can I get my SSI check back again, they will do a review. And if you meet the eligibility requirements you come right back into cash payment status, your Medicaid will be reinstated, you don't have to reapply, there's no big long waiting period. But it's something to make sure beneficiaries know about because they often assume when they're found ineligible they're done and not eligible to come back and that's nothing further from the truth. It's a powerful provision, we want you to know about it and make sure the beneficiaries you work with as well. If they can establish entitlement within a year they can go back to Social Security and be reinstated. The 12 month suspension period is consecutive months. If I become ineligible in January I have 12 months which I need to become eligible again to get the protections of the suspension period. If I go for a full 12 months without establishing eligibility again then termination does occur. The individual can reapply. The idea that benefits are one time per customer is knots true as long as that person is disabled, meet the criteria and meets the income and resource restrictions then benefits can start again. It's just that you would have to reapply and that can be a lengthy process.

There's no limit to the number of times that a beneficiary can move into suspension status. It's common. People end up in suspension status because something happens, they didn't notify Social Security or they did and they're no longer eligible and they didn't know and then if they can reestablish eligibility within that year then it's a wonderful provision. So there we go, lesson four. And that's really just the background about the SSI program. There's so many things about the SSI program that you need to know that are unrelated to working. The deeming, the in-kind support and maintenance, the issues surrounding marital relationships, just lots of complexity. Remember we have provided lots of additional resources. We have just given you a little taste of these issues that can pop up in the SSI program. So remember where you can go for additional information. The next lesson we are going to take a close look at what SSI related Medicaid. And it's all really good news. That's the end of this lesson. We'll see you for lesson five.

(No audio)

>> HEIDI: Okay. Can you hear me now? Okay. Super. Thanks so much, everyone for joining us. That concludes the -- okay. I just got a message flashing that people can't hear me. Can folks hear me? Super. Lucy is with us as we speak. She is asking or answering questions that are coming up in the question and answer period. Please don't worry if she does not get to your question in the time allotted. She will answer all the questions off line. The answers and the questions will be available in the Project E3 Community of Practice. Anyone who wants to look at the questions answered, those be will in the community of practice. We will try to answer as many as we can within the next few minutes, maybe a couple minutes after the hour but not very much. We want to be respectful of everyone's time. Lucy mentioned that there is another in the series and we do have that scheduled already. Our date for the next webinar that we are presenting is going to be on -- in my notes. Our date is August 22, it's going to be at the same time, 11:00 central time until 12:00. That will be supplement security income and work. She will be available to answer questions. I don't know if she will be with us live. But she will answer the questions for us. I don't know if everybody has received the link for if PowerPoint presentation. That's been shared in the chat. So if you scroll up a little bit it will be available there. If you would like information about the recording for this program, we will have that up on the Project E3 website.

We also have an advertisement for each of our upcoming webinars. It's ProjectE3.com. We welcome everybody to join

us. We will have a discussion group that will allow us time to talk about some of the issues that were discussed today. That's being held on Wednesday, August 21, at 10:30 central time. So if folks wants to get together, maybe talk about some of your experiences, share success stories or ask more questions, we will have that discussion group. Again it will be on zoom and it will be Wednesday, August 21, again at 10:30. All this information can be found on our website, ProjectE3.com. It looks like we are at 11:59. Lucy is trying to answer some of the questions but we do have a number of them up here. I'm just checking to see if any of them are things we can take care of right now, otherwise again like I said they will be housed on our community of practice. And that's on the Project E3 website. We do have a number of questions right here that are things that Lucy may be able to answer so we will give her a minute or two and make sure that we have these questions recorded in case we aren't able to get to all of them today.

Again I want to thank everybody for joining us today. I know an hour is a lot of your time and we really appreciate you giving your time and attention to us. And if you have any questions at all about the webinars themselves, you can contact us. We do include an e-mail address along with the -- with our materials and you can contact us once you receive e-mails regarding the upcoming events.

So we welcome everybody to join us. We thank you for joining us today. Hopefully -- oh, there will be information coming about the CRC credits. Everybody who is registered receives an e-mail within a day or so. It will have links with how to get the CRC credits. This is worth one hour of CRC credits. I'm looking at messages seeing if there's anything.

So thanks for joining us for the CRC credits. Jennifer will be sending out an e-mail to all registrants. It will have details on getting your CRC credits. We will share with you a link to where all of the previous webinars have been stored.

So I have some -- yes -- I have a question sending evaluation info for credit. Yes that will be sent in an e-mail in a few days. CEU credits you will be e-mailed. I believe we have everybody's e-mail addresses since people registered. There won't be an assessments to take but there will be a survey so it's not a test. So you'll get that information a little bit, in a day or so.

We do have a few content related questions that we are capturing right now for Lucy to answer. Like I said those will be on our website. Thanks everybody for your time and attention. It's two minutes after the hour. We sure appreciate people joining us and bringing your questions to us.

Hope you enjoyed the presentation and hopefully we will see you next month at our next webinar. Thanks everybody. Have a great day.

(Webinar concluded at 12:02 p.m. CT)