

# Advocate While You Navigate Financial Benefits in 2026



Lydia Sheehey

May 16, 2026

*Simplify the Journey*

## Advocate While You Navigate Financial Benefits in 2026

- Supplemental Security Income – SSI
  - Social Security Disability Insurance – SSDI
- 
- SNAP Benefits
  - MassHealth (Medicaid)
  - Housing
  - ABLE Accounts



*Simplify the Journey*



## Very Different Benefit Programs Administered by the Social Security Administration

Let's start by reviewing SSI and SSDI.

Then we will shift into achievements, challenges, and areas for advocacy.

Attribute	SSI Supplemental Security Income	SSDI Social Security Disability Insurance
Eligibility Based On	Financial need	Work history
Employment History	None or limited	Work history of self or parent
Resource Limit	\$2,000 for an individual	None
Max Monthly Benefit (2026)	\$994	* \$4,152
Benefit Amount Based On	Living arrangement & other income	Social Security taxes paid
State Supplement	Yes - Most states including MA	No
Insurance	MassHealth Standard (Medicaid)	Medicare after 2 years

\* (2026) Disabled Adult Child Maximum = \$2,076 when parent is collecting Social Security Retirement or SSDI (50%)  
= \$3,114 when parent is deceased (75%)

## Social Security Administration Experiencing Workforce and Organizational Changes

What does this mean for us? Increased delays and service failures.

Quotes from a Social Security Press Release - 2/27/2025

- **Massive** reorganizations
  - **Significant** workforce reductions
  - **Abolishment** of organizations and positions
  - Reduce size of its **bloated** workforce and organizational structure
- 
- We have been dealing with an understaffed broken system for years
  - Expect further deterioration



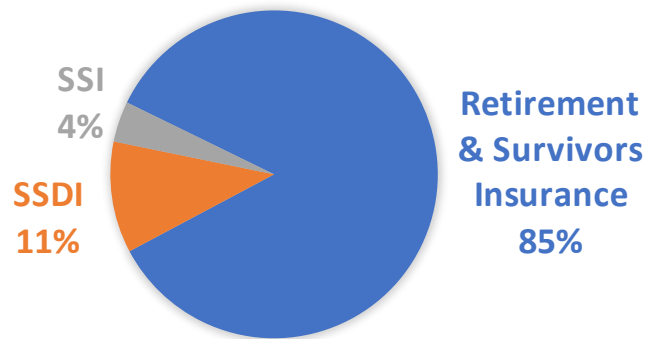
## Social Security Administration Making Another Change that Could Disrupt Service

### Overhaul Workflow to Accommodate Slimmed-Down Workforce

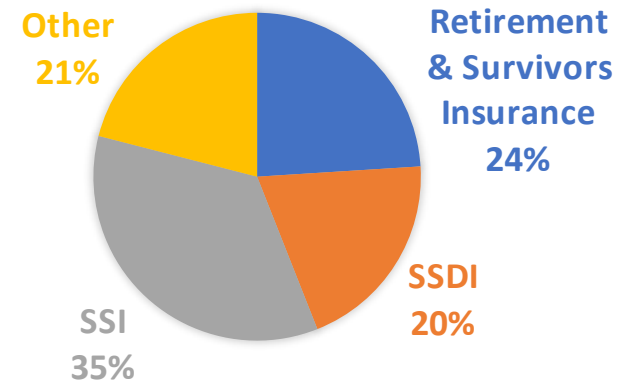
- Change effective March 7, 2026 **Rollout Delayed** **Piloting in NV and TN**
- Appointments will be assigned through a national calendar
- Claims and cases distributed through a national workflow system
- Employees expected to learn nuances of different state laws
- Unclear if SSA has a solid implementation plan

## SSI Administrative Costs are Disproportionately High

DISTRIBUTION BY BENEFIT PAYMENTS



BUDGET BY PROGRAM



Source: Fiscal Year 2023 President's Budget

## Supplemental Security Income Big Wins in 2024

### New Rules Make it Easier to Qualify for the Maximum SSI Benefit of \$994 (in 2026)

- **In-kind support and maintenance (ISM)**
  - Elimination of food from the ISM Calculation
- **Expansion of the Rental Subsidy Policy**
  - A rental subsidy does not exist if a beneficiary's rental liability is equal to or greater than Presumed Maximum Value of \$351.33 (in 2026)
- **Update of Public Assistance Household Definition**
  - Only two people need to be on public assistance
  - SNAP is included in this policy now

**X**



**Proposal to Repeal**

## Overpayments Can Cause Anxiety And Financial Hardship

**Overpayment:** Receiving more money than you should have received for one or more months



### Right to Appeal and/or Request a Waiver

- Appeal: Disagree with the facts of the case
- Waiver: Request that Social Security forego collection of the overpayment

### Take Steps to Lessen the Likelihood of an Overpayment

- Report changes to Social Security on a timely basis

## Overpayment Reforms in 2024

### End of SSDI Payment Suspension

- X** • In most cases, benefits will not be stopped to recoup overpayments

Repealed

### Instituted SSDI 10% Withholding Amount

- X** • Identical to SSI

Repealed

### Instituted SSDI 50% Withholding Amount

### SSDI Repayment Plan Timeframe

- Extended from 36 months to 60 months



## Due Process at Social Security Has Four Levels of Appeal

- File an appeal in writing within 60 days

To learn more about each appeal level, visit [Information About Social Security's Hearings and Appeals Process](#).

Reconsideration

+

Hearing by an Administrative Law Judge

+

Request for Review by the Appeals Council

+

Federal Court review

+



# When will Social Security Waive My Overpayment?

- (1) Must not be at fault; and
- (2) Must demonstrate an inability to repay



## Waiver Reforms in 2024

### Fault

- Burden of proof shifts away from the claimant

### Inability to Repay

- Additional ways to demonstrate inability to repay an overpayment

### Change of Administrative Waiver Amount

- Waive overpayments of \$2,000 or less (increased from \$1,000)

## Having a Problem With the Social Security Administration?

- Can't get an issue resolved?
- Contact your US Legislators
- Legislators can't get Social Security to rule in your favor
- However, they can get Social Security to make a decision
- Find your US Senator or US Representative

<https://www.congress.gov/members/find-your-member>



## SSI – Advocating for Reform



**Eliminating the Marriage Penalty in SSI Act**  
**Senate.73: Introduced January 13, 2025**  
**House.1757: Introduced February 28, 2025**

SSI benefits shall not be reduced or terminated for those with an intellectual or developmental disability by reason of marriage

- Eliminate deeming of spousal income and resources
- Eliminate reductions when a couple are both eligible for SSI
  - 25% benefit reduction
  - 25% asset limit reduction

## SSDI – Advocating for Reform



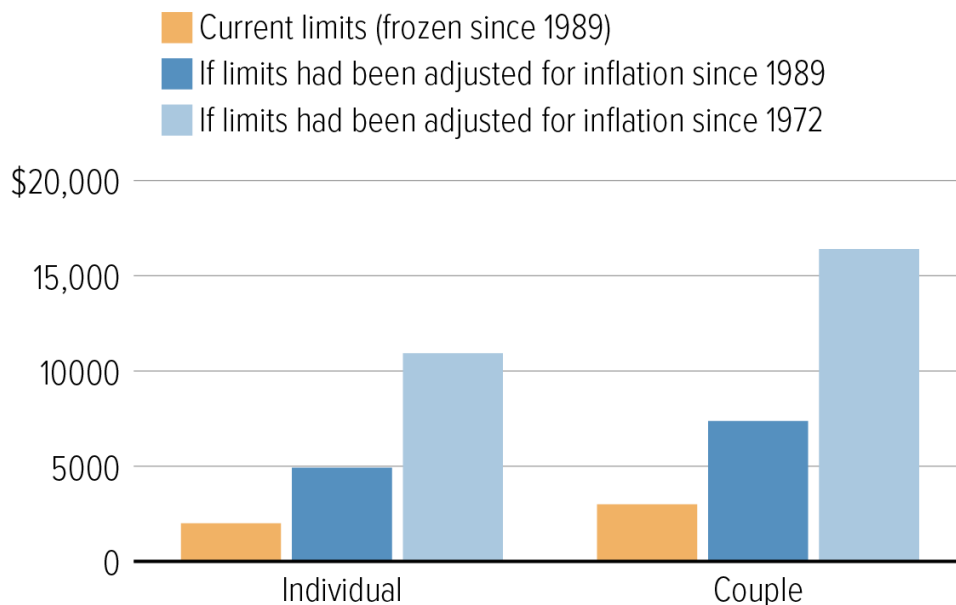
### **Marriage Equality for Disabled Adults Act House.1389: Introduced February 14, 2025**

Disabled Adult Children (DAC) will not lose  
Childhood Disability Benefit (CDB) if they marry

- Eliminates requirement that a DAC remain unmarried to receive CDB
- Protects Medicare eligibility
- Current exemption of “DACs that marry DACs can maintain benefits” does not go far enough

# SSI – Countable Asset Increase is Long Overdue

## Supplemental Security Income's Asset Limits Are Outdated



Source: CBPP calculations from Social Security Administration and Office of Management and Budget data



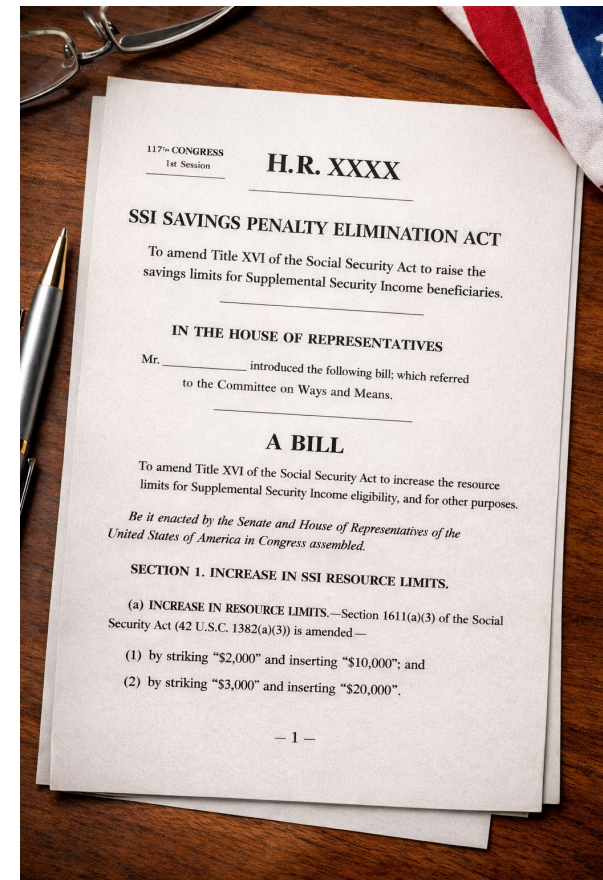
### Individual Countable Asset Limit

- 1972: Set at \$1,500
- 1989: Last increase was to \$2,000
- 2026: Would be  $\approx$  \$10,000+ if inflation-adjusted since 1972

## SSI – Advocating for Reform

### Senate.1234 and House.2540 **SSI Savings Penalty Elimination Act**

- Reintroduced 04/01/2025
- Raise SSI asset limits
  - Individual: from \$2,000 to \$10,000
  - Couples: from \$3,000 to \$20,000
- Index asset limits to inflation



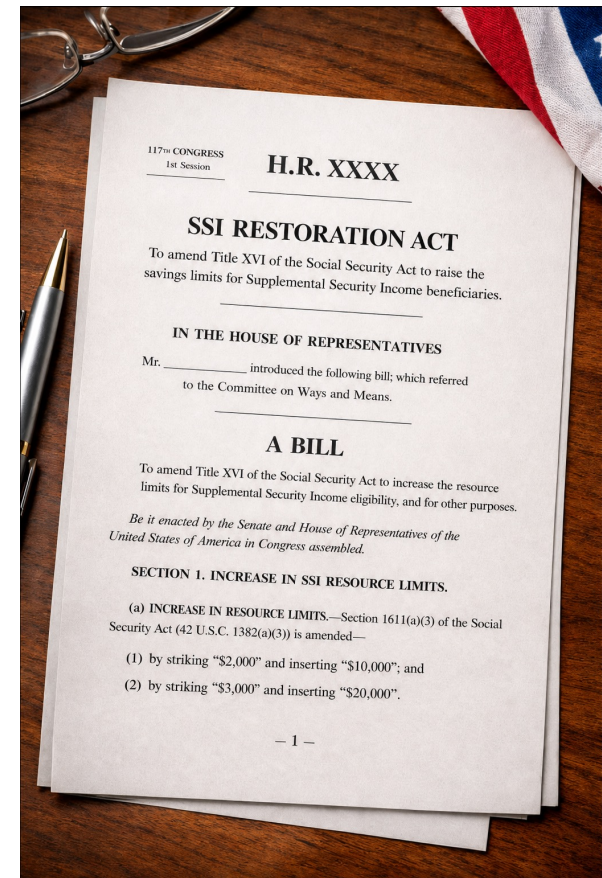
# SSI – Advocating for Reform

Senate.4001 and House.7138

**SSI Restoration Act**

**Reintroduced 03/05/2026**

- **Proposed Changes:**
  - General income exclusion: **\$20 to \$158**
  - Earned income exclusion: **\$65 to \$512**
  - Asset limit (individual): **\$2,000 to \$10,000**
  - Asset limit (couple): **\$3,000 to \$20,000**
  - Index thresholds to **inflation**
  - Raise **SSI benefits to the poverty level**
  - Eliminate **the 25% marriage penalty**
  - Remove **ISM shelter penalties**
  - Extend SSI to **U.S. territories**



*Simplify the Journey*

**SNAP**  
**Supplemental Nutrition Assistance Program**

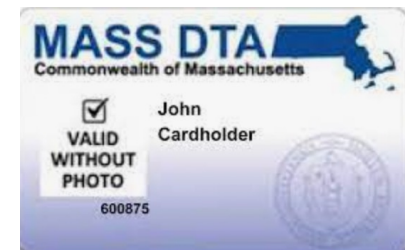
## July 2025 Federal Law Includes Substantial Cuts to SNAP



- Funding Cuts: Cut SNAP funding by 20% through 2034 (\$186 billion)
- Impact of food insecurity including those with disabilities
- Stricter work requirements for able-bodied people
- Tightened parent work exemption
- States will be required to pay a portion of SNAP costs starting fiscal year 2028

## SNAP Took Some Other Hits in Last Couple of Years

- Fiscal year 2026 increase for household of one:
  - Maximum benefit increased from \$292 to \$298 (less than inflation)
- Massachusetts HIP – Healthy Incentive Program
  - Pre 12/01/24: Between \$40 - \$80 based on family size
  - 12/01/24: Changed to only \$20 for all family sizes
  - 09/01/25: Back to \$40 - \$80 based on family size
- Replacement of stolen benefits ceased
  - Effective 12/20/2024



# Reduce Chance of Stolen SNAP Benefits Change PIN Regularly / Lock Card When Not in Use

## Change SNAP Card PIN

### Help Keep Your EBT Card and DTA Benefits Safe!



Change your EBT card PIN before each time you get your benefits:

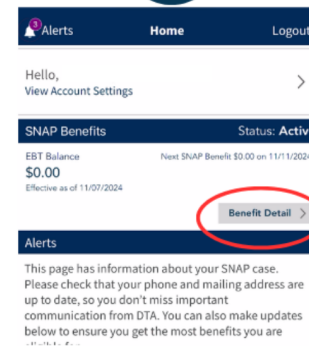
1. Call the number on the back of your card: 800-997-2555.
2. Choose your language.
3. Enter the number on the front of your card.
4. Press 2.
5. Enter the last 4 digits of your Social Security Number (SSN). If you do not have an SSN, enter the last 4 digits of your 99 number assigned by DTA.
6. Enter your Date of Birth (month/day/year – 2 digits for month, 2 digits for day, 4 digits for year). For example, 12 01 1989 for December 1, 1989.
7. Enter your NEW 4-digit PIN; then enter it again. Choose a different PIN from any previous PINs.

**This is the best way to try to protect your benefits if your card information has been stolen.**

## Lock SNAP Card

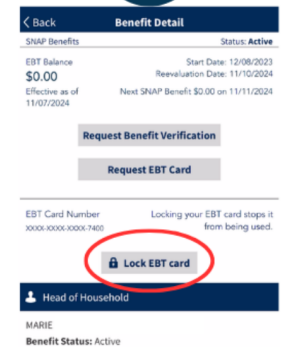
### DTA Connect Mobile App

1



- Log into your account. Press “Benefit Detail.”

2



- Press “Lock EBT card”.

# SNAP – Household Misfortune – DTA Replaces Benefits

- DTA may be able to replace up to one month of SNAP benefits if food was lost due to:
  - fire, flood, loss of electricity,
  - broken refrigerator/freezer.....
- Must report loss within 10 days
- To report:
  - Call DTA, then send in the form
  - Or just send in the form



Department of Transitional Assistance

**Give this form to DTA:**

- Upload to DTA Connect
- Fax to 617-887-8765
- Mail to the DTA Document Processing Center: P.O. Box 4406, Taunton, MA 02780
- Scan at a local DTA office

**Request for Replacement SNAP Benefits  
Due to Household Disaster or  
Misfortune for Massachusetts Residents**

Client's name \_\_\_\_\_ Client ID \_\_\_\_\_

Address \_\_\_\_\_ Phone Number \_\_\_\_\_

I lost food bought with my SNAP benefits worth \$ \_\_\_\_\_ due to a household disaster or  
misfortune that happened on \_\_\_\_/\_\_\_\_/\_\_\_\_.

I lost my food on \_\_\_\_/\_\_\_\_/\_\_\_\_.  
Date

The household disaster/misfortune was: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## Government Shutdown in October/November 2025 Disrupted the SNAP Program



- 43-day US Government shutdown
- Some SNAP recipients experienced a benefit delay in November
  - Ultimately, recipients received their payment
- SNAP is now funded through 9/30/26
- Project Bread Food Source Hotline 1-800-645-8333
- Foodbank list provided by Arc of MA

[Foodbank list](#)

*Simplify the Journey*

# **MassHealth (Medicaid)**

# Advocating for MassHealth Programs

## July 2025 Federal Law Included Medicaid Cuts



- Medicaid – Potential \$1 trillion cut
  - Reduced Medicaid reimbursements from federal government
- Affects MassHealth Programs:
  - Personal Care Attendant (PCA)
  - Adult Family/Foster Care
  - Group Adult Foster Care
  - Day Habilitation
  - Behavioral Health
- Affects DDS Home and Community-Based Services Waivers:
  - Adult Supports Waiver
  - Community Living Waiver
  - Intensive Supports Waiver

# Advocating for MassHealth Programs

## July 2025 Federal Law Included Rule Changes



Mass.gov

- MassHealth launched a new member webpage outlining what members need to know about how the Big Beautiful Bill is changing MassHealth. The page outlines key information available at this time and will be updated with more detailed information when available.

<https://www.mass.gov/info-details/federal-changes-affecting-masshealth-members>

## Caregiving – Advocating for Reform

MA Senate.886

MA House.1394

### An Act Relative to Family Members Serving as Caregivers



- Introduced 2/27/25
- Additional family members could be paid caregivers by MassHealth
- Would include legally liable family members
- Including but not limited to:
  - biological, adoptive, foster, or step-parents
  - legal guardians

## **IRS Notice 2014-7**

### **Difficulty of Care Payments – Not Taxable Income**



- Tax-exempt under Internal Revenue Code §131.
- Individual utilizing Home and Community-Based Services Waiver
- Caregiver must live with the qualified individual
- Paid to a caregiver for caring for a qualified individual
- Payment excluded from gross income: primarily addressed Fed taxes

## **IRS Private Letter Ruling - 122230-24**

### **Expanded Difficulty of Care Payment Rule**

- Now includes PCA program (non-waiver program)
- Addresses both Federal and State taxes

*Simplify the Journey*

# Housing

## HUD – Administration's FY 26 Budget Proposal Contains Cuts



- Funding: Roughly 44% cut compared with current levels
- Cuts to rental assistance programs
- Block grant restructuring shifting design/control to states with possible reduction in overall funding
- Time limits & eligibility changes: 2-year caps on rental assistance for many able-bodied adults and additional stricter requirements

## Housing – Accessory Dwelling Units Big Win in 2024



- New legislation signed by MA Governor Healey 8/6/2024
- Single-family property owners now have the option “by right” to add a new rental apartment in their home or on their property
- Goal: Create more housing state-wide
- Great option to provide housing for the disabled community

## ADU Design Challenge



- Challenge to create high quality, ready-to-use ADU plans
- Create professional floor plans to bring to a builder
- Winning designs announced in May 2026
- Winning designs and all qualifying designs are public

[ADU Design Challenge Showcase](#)

- Resources to inspire, guide, and help you build an ADU

[ADU Resource Center](#)

## New Accessory Dwelling Unit Construction Loan Program

- MassHousing preparing to launch new ADU lending program
- Low cost construction loans
  - Up to \$150,000 for attached ADU
  - Up to \$250,000 for detached ADU
- Fixed rate second mortgage
- Lower interest rate
- Higher loan to value limits



[Accessory Dwelling Unit Construction Loan Program](#)

## MA Home Modification Loan Program



- Up to \$50,000 for accessibility-related home modifications
- Designed for households with a member who has a disability
- No income limit
- 0% interest, deferred payment loan
- Repayment typically occurs when the home is sold

[MA Home Modification Loan Program](#)

# Subsidized Housing: Status of Waiting Lists Vary



## MA Centralized Waiting List

<https://www.affordablehousing.com/masscwl>

- Mobile: Housing Choice Voucher Program

**Open and giving out vouchers**

## Executive Office of Housing & Livable Communities

[EOHLC Wait List](#)

- Various Voucher Programs

**List closed January 2025  
but giving out vouchers**

## Waiting Lists on CHAMP

<https://publichousingapplication.oed.state.ma.us/>

- Mobile: Alternative Housing Voucher Program
- Mobile: MA Rental Voucher Program

**Lists open but not giving out vouchers effective 2025**

- Housing Authorities

**Generally open and giving out vouchers**

## Privately Owned Apartment Complexes

<https://resources.hud.gov/>

**Search for opportunities**

*Simplify the Journey*

# ABLE Accounts

# Preserve Needs-Based Government Benefits with an ABLA Account



- ABLA account is a savings and/or investment option for people with disabilities
- Must be disabled before the age of 46 to open an account
- Non-countable assets for needs-based benefits:
  - SSI and MassHealth Standard countable asset limit of \$2,000
  - Section 8 countable asset limit of \$105,574 (in 2026)

## ABLE - Achieving a Better Life Experience

Cost to Open (Can only have one)	Free
Annual Deposit Limit (2026)	\$20,000
Additional Deposit Limit from Wages (2026)	\$15,560
Excluded from SSI Countable Assets	\$100,000
Excluded from MassHealth and Section-8 Countable Assets	State Limit
Earnings and Distributions for Qualified Disability Expenses	Tax-free
Medicaid Payback in MA	Yes

Spend ABLA funds on Qualified Disability Expenses that maintain or improve:

- health
- independence
- quality of life

## **ABLE Age Adjustment Act Signed into Law: December 2022**

- Effective January 1, 2026
- Expands number of individuals with a disability eligible to open an ABLE Account
- Increases onset age of disability from before 26 to before 46
- Improves long-term viability of ABLE programs by expanding the number of active accounts



## ABLE Account Provisions Set to Expire are Now Permanent



### ENABLE Act Passed in July 2025 as part of the Federal Bill

- **ABLE to Work:** Allows employed individuals with disabilities to contribute beyond the standard annual limit if no access to a workplace defined contribution retirement plan
- **ABLE Savers Credit:** Low and moderate income individuals may qualify for a federal tax credit on contributions
- **529 to ABLE Rollovers:** Can permanently rollover 529 funds to an ABLE account without incurring tax penalties

## Advocate for the ABLE Account



### ABLE Employment Flexibility Act

- Senate.2459 introduced on 7/24/2025
- House.4644 introduced on 7/23/2025
- Allows employers to contribute to an employee's ABLE account in-lieu of a 401k account

### Medicaid Payback

- Medicaid may seek reimbursement from ABLE account when the account holder passes away
- Residents of these states not subject to Medicaid payback:
  - CA, CO, FL, IA, MD, ME, OR, PA, VA and others

## **Make Sure You are Heard!**

- Register to vote and vote in every election
  - Check your voter registration status
  - [www.sec.state.ma.us/voterregistrationsearch/](http://www.sec.state.ma.us/voterregistrationsearch/)
- Find your Legislators
  - US Congress: [www.congress.gov/members/find-your-member](http://www.congress.gov/members/find-your-member)
  - State Legislature:  
<https://malegislature.gov/Search/FindMyLegislator>

## Stay Informed & Connected

**Sign up for your legislators' newsletter and follow them on social media**

**Keep up to Date on the Arc of MA's State and Federal Policy Issues**

<https://thearcofmass.org/policy/>

**The Arc of MA's Newsletter & Action Center**

- Newsletter: <https://thearcofmass.org/join/>
- Action Center: <https://thearcofmass.quorum.us/>

**Sign up for The Arc of the United States' Action Alerts**

- Action Alerts: <https://thearc.org/empower/>

## Advocate While You Navigate Financial Benefits in 2026

- SSI: Increase asset & income limits, end the marriage penalty
- SSDI: End the marriage penalty
- SNAP: Sync annual benefit increase to inflation
- Medicaid/MassHealth Budget Cuts:
  - Stay informed and complete action alerts
- Personal Care Attendant / Adult Family Care:
  - Allow legal guardians to provide these services
- Housing: Creative low-cost funding available
- ABL Account:
  - Reintroduce ABL Employment Flexibility Act
  - End Medicaid Payback Policy in Massachusetts



# Simplify the Journey

---



[www.SimplifytheJourney.net](http://www.SimplifytheJourney.net)



[Facebook](#)



[Lydia.Sheehy@SimplifytheJourney.net](mailto:Lydia.Sheehy@SimplifytheJourney.net)