Advocate While You Navigate Financial Benefits in 2026

Lydia Sheehey
July 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%)

Working or Planning to Work
Take Advantage of Free Benefits Counseling

MassAbility

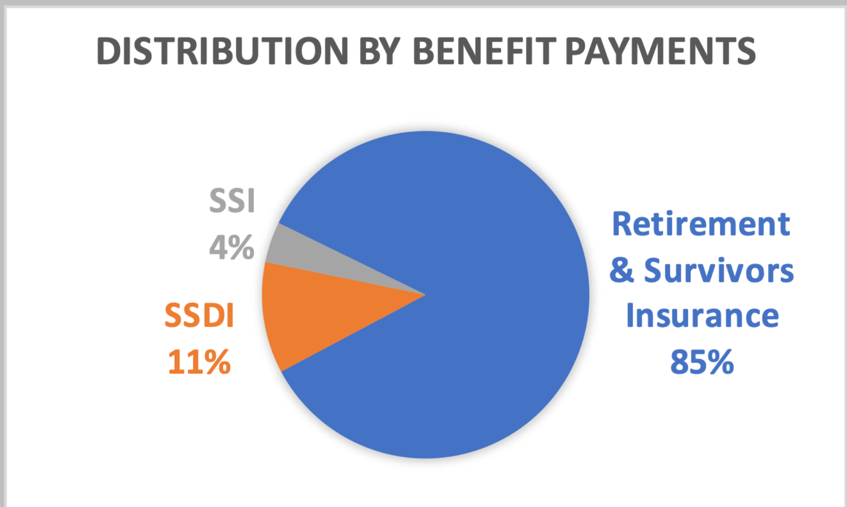
Benefits Counseling (f/k/a Project Impact)

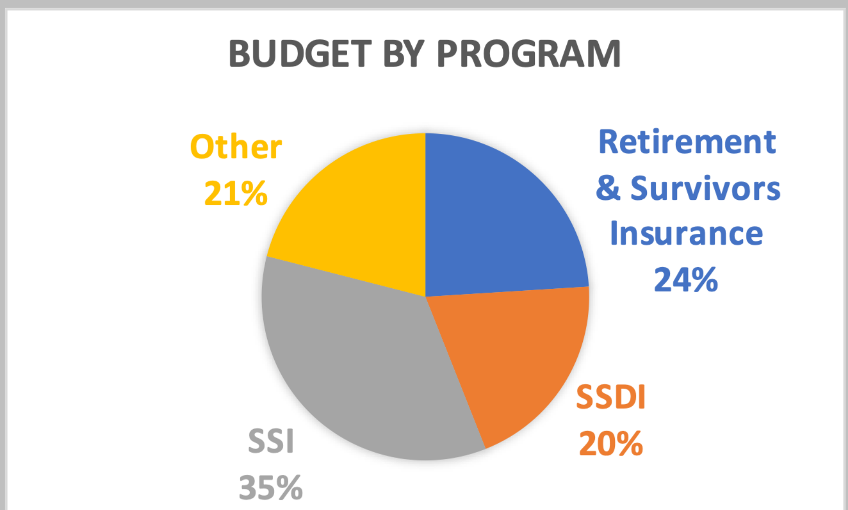
Counties: Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, Suffolk
https://www.mass.gov/benefits-counseling

UMass Chan MEDICAL SCHOOL WorkWithoutLimits™

Counties: Berkshire, Franklin, Hampden, Hampshire, Middlesex, Worcester
https://workwithoutlimits.org/benefits-counseling/

SSI Administrative Costs are Disproportionately High





Source: Fiscal Year 2023 President's Budget

Social Security Administration Made a Change to Its Service Model

<u>Overhaul Workflow to Accommodate Slimmed-Down Workforce</u>

- Change effective March 7, 2026 **Full Rollout Delayed** **Piloting in some states**
- 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

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

Proposal to Repeal

Qualify for the Maximum SSI of $994 in 2026

Cost Sharing

4 People in the Home	Monthly Living Expenses	
	Overall	SSI Recipient
~~Food~~	~~eliminated~~	~~eliminated~~
Rent or Mortgage	$3,000	$750
Property Insurance (if not in mtge and required)	$0	$0
Property Taxes (if not in mtge)	$0	$0
Electricity	$300	$75
Gas	$200	$50
Heating Fuel	$0	$0
Water	$40	$10
Sewerage	$0	$0
Garbage Removal	$0	$0
Total	$3,540	$885

Rental Liability

Market Rate Rent

Charge at Least
Presumed Maximum Value (PMV)
$351.33 (in 2026)

Due to the Expansion of
the Rental Subsidy Policy

A rental subsidy does not exist if
the rental liability is equal to or
greater than PMV

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

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

Repealed

Instituted SSDI 10% Withholding Amount

- 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 +

File for reconsideration
https://www.ssa.gov/apply/appeal-decision-we-made/request-reconsideration

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
- 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

<u>US.Senate.73: Introduced January 2025</u>

<u>US.House.1757: Introduced February 2025</u>

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

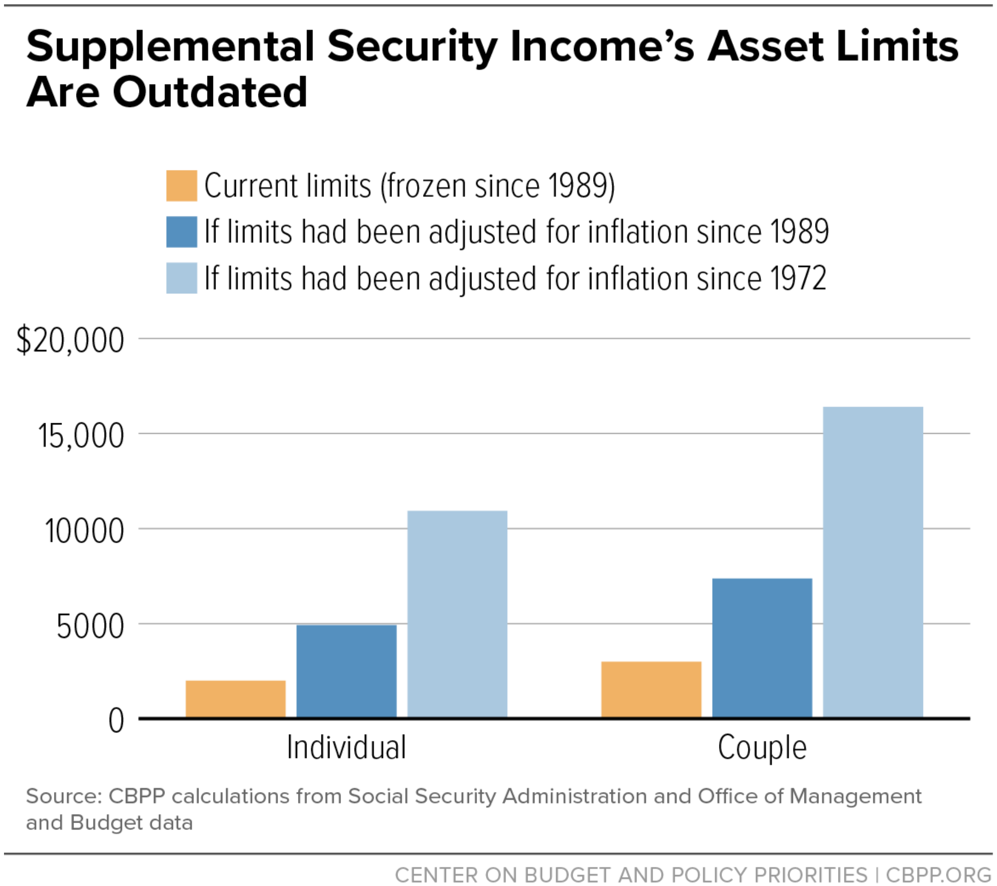
SSDI – Advocating for Reform

Marriage Equality for Disabled Adults Act
<u>US.House.1389: Introduced February 2025</u>

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



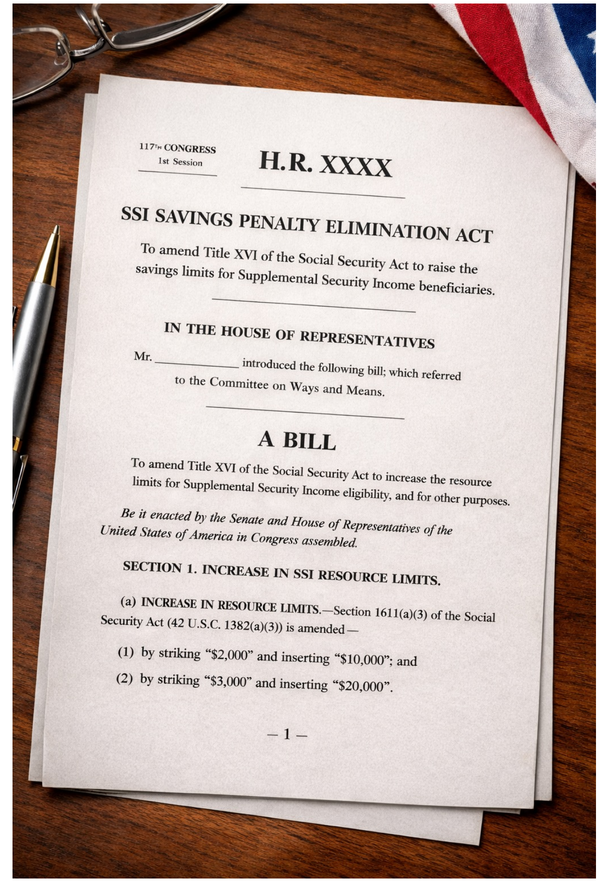
<u>Individual Countable Asset Limit</u>

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

SSI – Advocating for Reform

US.Senate.1234 and US.House.2540
SSI Savings Penalty Elimination Act

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



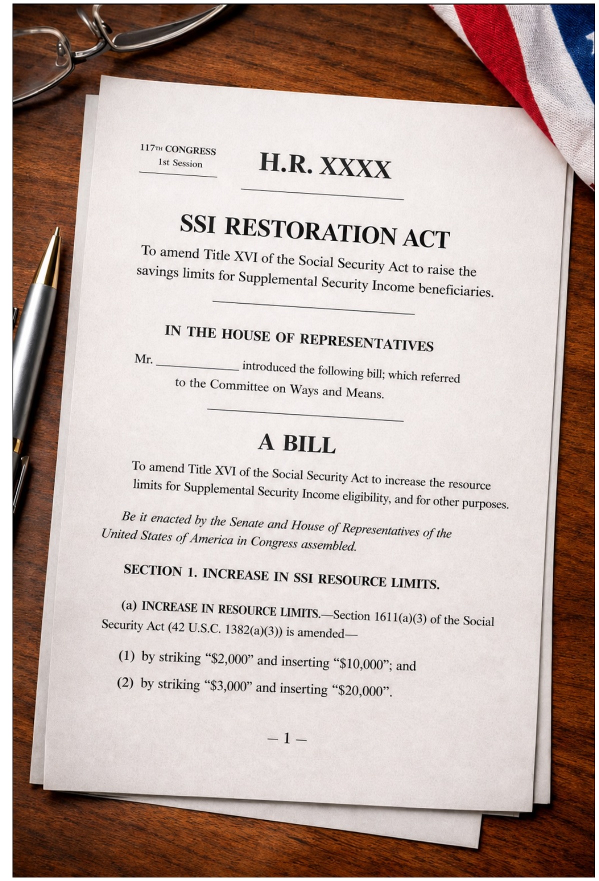
SSI – Advocating for Reform

US.Senate.4001 and US.House.7138

SSI Restoration Act

Reintroduced March 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)
- Stricter work requirements for able-bodied people
- Tightened parent work exemption
- Many states will be required to pay a portion of SNAP costs starting fiscal year 2028 based on error rates
- States' administrative cost share increased in fiscal year 2027
  - from State versus Federal: 50% / 50%
  - to State versus Federal: 75% / 25%

SNAP – Get the Highest Benefit You are Eligible to Receive

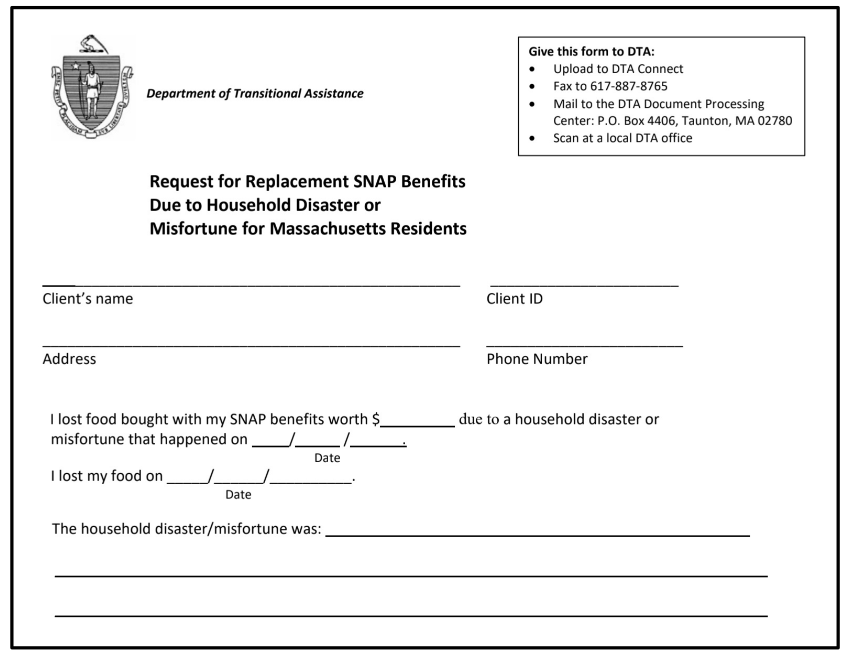
Maximum SNAP Benefit (family of one) = $298 per month in Fiscal Year 2026

- In most circumstances, eligible at the age of 22
- Increase chances for a higher or the maximum benefit
  - Charge the applicant to live in your home
  - Demonstrate the applicant pays for utilities
  - Claim medical expenses over $35 per month
- Receiving SNAP does not affect SSI benefit amount
- Healthy Incentive Program – HIP
  - $40, $60, or $80 per month to spend on fresh produce at Farmers' Markets

https://dtaconnect.eohhs.mass.gov/

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
  - Call DTA, then send in the form
  - or just send in the form
  - Upload on DTA website



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 ____/_____/______.
Date

I lost my food on _____/_____/__________.
Date

The household disaster/misfortune was: ____

____

____

Simplify the Journey

MassHealth (Medicaid)

Advocating for MassHealth Programs

July 2025 Federal Law Included Medicaid Cuts

- $1 trillion reduction over 10 years
- Affects MassHealth Programs:
  - Personal Care Attendant (PCA)
  - Adult Family/Foster Care (AFC)
  - 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

https://thearcofmass.org/advocacy/

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 July 2025 federal 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

Access your MassHealth and SNAP Accounts
https://myservices.mass.gov/

Simplify the Journey

Housing

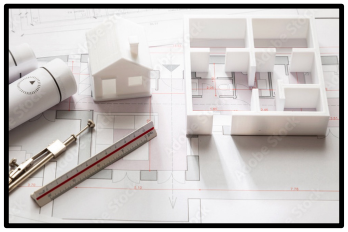
Department of Housing and Urban Development (HUD)

- HUD - 13% funding cut for fiscal year 2027 versus fiscal year 2026
- Shifting design/control to states
- 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

- 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 launched a 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

MassHousing

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

- Mobile: Housing Choice Voucher Program

List closed January 2025 but giving out vouchers

Waiting Lists on CHAMP

https://publichousingapplication.ocd.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 ABLE Account

- ABLE 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 ABLE funds on Qualified Disability Expenses <u>that maintain or improve</u>:

- health
- independence
- quality of life

ABLE National Resource Center
https://www.ablenrc.org/

ABLE Account Provisions Set to Expire are Now Permanent

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

Select Provisions:

- **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
- **529 to ABLE Rollovers:** Can permanently rollover 529 funds to an ABLE account without incurring tax penalties

ABLE Tomorrow Act

US.Senate.4498 introduced May 2026

- Prohibit Medicaid payback
- Exception to contribution limits for certain lump sums
- 2-month grace period for exceeding SSI asset limits
- Allow employers to contribute to ABLE account instead of 401k plan
- Direct agencies to inform people with disabilities about ABLE accounts

Simplify the Journey

Make Sure You are Heard!

- Find your Legislators
  - US Congress: www.congress.gov/members/find-your-member
  - State Legislature: https://malegislature.gov/Search/FindMyLegislator

Advocate While You Navigate Financial Benefits in 2026

- SSI: Increase asset & income limits, end the marriage penalty, maximize benefit
- SSDI: End the DAC marriage penalty
- SNAP: Position for the highest benefit possible
- Medicaid/MassHealth Budget Cuts:
  - Stay informed and complete action alerts
- Housing: Apply to multiple waiting lists
  - Accessory Dwelling Units “by right”
- ABLE Account:
  - Pass ABLE Tomorrow Act

REGISTRATION NOW OPEN!

JOIN US!

Transition Journeys 2026:
Tools for Today,
Hope for Tomorrow

Through more than 20 workshops, panel discussions, and networking opportunities, families will gain valuable guidance on topics including adult services, housing, higher education, healthcare, transportation, advocacy, employment, and more.

Take advantage of early bird pricing through August 15 and join us for a full day of expert-led workshops, resources, and connections. **For the first time ever, CEUs will be available for professionals.**

thearcofmass.org/conference

Saturday, October 24, 2026

Renaissance Framingham
Hotel and Conference Center

8:00 a.m. – 4:15 p.m.

Lydia's Topic

Navigating Financial Benefits
with Confidence
1:40 p.m – 2:55 p.m.

https://thearcofmass.org/conference/

Simplify the Journey

www.SimplifytheJourney.net

Facebook

Lydia.Sheehey@SimplifytheJourney.net