



Let's Talk About Financial Benefits

A Parent's Perspective

Simplify the Journey

Lydia Sheehey
January 13, 2026

Let's Talk About Financial Benefits

- **Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)**
 - How Do I Know the Difference?
 - Applying for Benefits
 - Benefit Amounts
 - ABLE Accounts
- **MassHealth Premium Assistance**
- **Medicare Savings Programs**
- **Private Health Insurance – Post Age 26**
- **SNAP Benefits**
- **Section 8 Subsidized Housing**



Very Different Benefit Programs Administered by the Social Security Administration



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 and/or parent
Countable Assets 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

Create a *my* Social Security Account

1



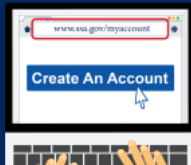
Visit ***www.ssa.gov/myaccount***, select the “Create an Account” button.

2



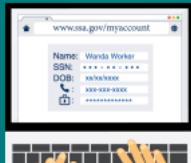
Create a credential with one of our two credential service providers, Login.gov or ID.me. If you have a Login.gov or ID.me account, you can select the appropriate button to access your personal *my* Social Security account.

3



If you don't have a Login.gov or ID.me account, select the “Create an Account” link to create a Login.gov credential to access your personal *my* Social Security account.

4



If you create a new Login.gov credential, you will still need to provide some personal information to verify your identity. You will also receive an activation code to complete the process.

5



Read and agree to the *my* Social Security Terms of Service prior to accessing your account.

6



Now that you have successfully created your personal *my* Social Security account, choose email or text under Message Center Preferences to receive courtesy notifications for notices and messages from us.

<https://www.ssa.gov/myaccount/>

Simplify the Journey

Applying for SSI and SSDI

Don't Stress About Applying - It is Just a Process	
Age Requirement	18 for adult eligibility
Resources / Income	Only those of the adult applicant are considered
Disability Requirement	<i>"Medically determinable physical or mental impairment which results in the inability to do any substantial gainful activity (SGA) for at least 12 months"</i> SGA = monthly gross wages of \$1,690 (in 2026)
Apply the month following 18th birthday	Online
	On phone
	Social Security Office
What to expect	SSDI denial before SSI application processes if not enough work credits

Create a **my** Social Security Account online to apply and/or track application

<https://secure.ssa.gov/iClaim/dib>

Check Application Progress on **my Social Security** Account

Disability Benefits

We have processed 3 of 3 steps of your application.



We made a decision to **deny** your application on **February 8, 2022**.

[▼ Show Disability Benefits application details](#)

Supplemental Security Income - SSI Disability




Typically it takes **230** days for a decision. [?](#)

We have processed 35% of your application.



The Disability Determination Service (DDS) started a medical review of your application on **February 15, 2022**. We expect this review to take **6 months**.

[^ Hide Supplemental Security Income - SSI Disability application details](#)

-  1. You submitted your application on January 25, 2022.
-  2. We conducted a non-medical review of your application on February 15, 2022.
-  3. The DDS started a medical review of your application on February 15, 2022.

Simplify the Journey

Denied SSI Application?

Don't Fret – File an Appeal



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



- Do not file a new application
- File an appeal in writing within 60 days

<https://www.ssa.gov/apply/appeal-decision-we-made>

SSI – How Much is the Benefit in 2026?

The Living Arrangement as defined by SSA factors into the amount of the benefit

Federal Living Arrangement (FLA)		Amount	MA State Living Arrangement (SLA)		Amount	Total
A	"Living Independently" (Financially)	\$ 994.00	A	"Full Cost of Living" (Living Alone)	\$114.39	\$1,108.39
			B	"Shared Expenses" (Living with Others)	\$ 30.40	\$1,024.40
B	"Household of Another" (In-kind Support & Maintenance)	\$ 662.67	C	"Household of Another" (In-kind Support & Maintenance)	\$ 87.58	\$ 750.25

SSI – Statutorily Blind Receive a Total of \$1,116.74 in 2026

The Living Arrangement as defined by SSA does not factor into the total benefit

Federal Living Arrangement (FLA)		Amount	MA State Living Arrangement (SLA)		Amount	Total
A	"Own Household"	\$ 994.00	A	"Full Cost of Living" (Typically Living Alone)	\$149.74	\$1,143.74
			B	"Shared Expenses" (Living with Others)	\$149.74	\$1,143.74
B	"Household of Another" (In-kind Support & Maintenance)	\$ 662.67	C	"Household of Another" (In-kind Support & Maintenance)	\$481.07	\$1,143.74

Demonstrate to SSA that SSI Recipient Can Pay Their Shelter Expenses to Receive \$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 apply if
the rental liability is equal to or
greater than PMV

Preserve Needs-Based Government Benefits With an ABLER Account



- ABLER 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, MassHealth Standard, Section-8 housing)
 - SSI and MassHealth Standard countable asset limit of \$2,000
 - Section 8 countable asset limit of \$105,574 (in 2026)

ABLE Account - Achieving a Better Life Experience	
Cost to Open (Can only have one ABLER account)	Free
Annual Deposit Limit (in 2026)	\$20,000
Additional Deposit Limit from Wages (in 2026)	\$15,560
Excluded from SSI Countable Assets	\$100,000
Excluded from MassHealth & Section 8 Countable Assets	All
Earnings and Distributions	Tax Free
Medicaid Payback Provision	Yes in MA

Spend ABLER funds on
Qualified Disability Expenses that support

- health
- independence
- quality of life

<https://www.ablenrc.org/>

MassHealth Premium Assistance May Pay Your Entire Employer-Sponsored Medical Insurance Premium

Yes. You read that correctly!

- MassHealth Member Must:
 - Be covered on the employer-sponsored medical plan
 - Live with the policyholder
- Employer-Sponsored Medical Plan Requirements in 2026:
 - Individual / Family Deductible at or below \$3,200 / \$6,400
 - Out-of-Pocket Maximum at or below \$10,150 / \$20,300
 - Maximum RX Deductible at or below \$400 / \$800
- Maximum Premium Assistance Benefit = \$1,835 per month



<https://www.mass.gov/info-details/masshealth-premium-assistance-pa>

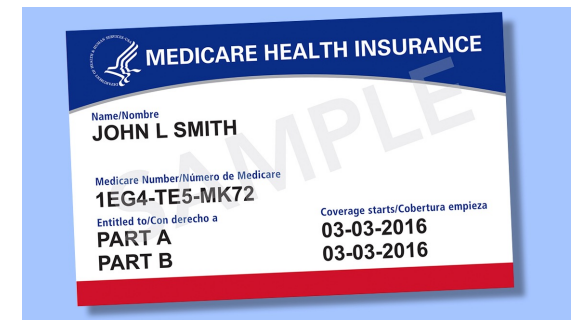
Insurance Resource Center for Autism and Behavioral Health assists families with insurance and premium assistance questions <https://massairc.org/>

Medicare Savings Programs (MSP)

May Pay Medicare Part-B Premium (Medical)

\$202.90 Per Month Benefit in 2026


- May also cover deductible, co-pays, and co-insurance
- MA MSPs are run by MassHealth
- Not required to be a MassHealth member to qualify for MSPs
- Medicare Savings Plan Benefit in-lieu of MassHealth Premium Assistance



<https://www.medicarefaq.com/faqs/medicare-savings-programs/>

Employer-Sponsored Health Insurance

Age 26 and Beyond

	
Member Name	Dependents
Member Name	Dependent One
Member ID	Dependent Two
XYZ123456789	Dependent Three
Group No. 023457	Plan PPO
BIN 987654	Office Visit \$15
Benefit Plan HIOPT	Specialist Copay \$15
Effective Date 00/00/00	Emergency \$75
	Deductible \$50

- All children eligible to remain on parent's insurance until age 26
- Those with a disability may stay on parent's insurance post 26
 - Disability determination per Social Security Administration is helpful
 - Statement from physician may be required
 - Contact employer or insurance company before age 26 to learn the requirements and the approval process
 - May be separate process for medical vs. dental vs. vision
- MA Post-26 insurance coverage law applicable to MA state-regulated insurance policies

SNAP (Supplemental Nutrition Assistance Program)

Many of Our Young Adults Can Qualify for the Highest Benefit

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
 - Indicate 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://www.mass.gov/lists/snap-benefit-application>

Section-8 Subsidized Housing Vouchers

Approximate Rent = 30% of Income

Consider Applying at Age 18 Due to Long Wait Lists



MA Centralized Waiting List

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

- Mobile: Housing Choice Voucher Program (HCVP)
- ~ 10 – 12 year wait list
- ~ 104 towns participate

Waiting Lists on CHAMP

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

- Mobile: Alternative Housing Voucher Program (AHVP)
- Mobile: MA Rental Voucher Program (MRVP)
- Site-based: Public Housing Authorities

Site-based: Private Subsidized Housing

Site-based: Affordable Housing (below market rate rent)

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

Autism Housing Pathways provides education to families about housing options for disabled adults

<https://autismhousingpathways.org/>

Financial Benefits Wrap-Up

Key Takeaways



- **SSI**: Demonstrate to SSA that beneficiary meets requirements to collect max of \$994/month in 2026 (MassHealth)
 - **SSDI**: Qualify for benefits based on the beneficiary's or parent's work record (Medicare after 2 years)
 - **ABLE Account**: Up to \$100,000 is non-countable asset for SSI
 - **MassHealth Premium Assistance**: May pay entire employer-sponsored medical insurance premium (up to \$1,835/month)
 - **Medicare Savings Plan**: Pays \$202.90 monthly Medicare premium in 2026
 - **Employer-sponsored Medical Insurance post age 26**: Apply early to employer and/or insurance company
 - **SNAP**: Higher shelter expenses, applicant pays for utilities, and claiming medical expenses maximizes SNAP (up to \$298/month in 2026)
 - **Housing**: Consider applying for Section 8 subsidized housing at age 18
-

Simplify the Journey



www.SimplifytheJourney.net



[Facebook](#)



Lydia.Sheehey@SimplifytheJourney.net