



# Government Financial Benefits

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## Through Transition and Beyond!

*Simplify the Journey*

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# Government Financial Benefits Through Transition and Beyond!

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- **Income, Insurance, and More**

- Supplemental Security Income
- Social Security Disability Insurance
- MassHealth and Medicare
- Childhood Disability Benefit
- Child-in-Care Benefit
- ABLE Accounts

- **SNAP Benefits**

- **Section 8 Subsidized Housing**

- **Sample Budget**



# Very Different Benefit Programs Administered by the Social Security Administration



| Attribute                  | SSI<br>Supplemental Security Income | SSDI<br>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 (2025) | \$967                               | \$4,018                                      |
| 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                       |

## Qualify for Adult SSI and/or SSDI Under “Disabled” or “Blind”

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- Disabled  
“Medically determinable physical or mental impairment which results in the inability to do any substantial gainful activity (SGA) for at least 12 months” (SGA in 2025 = \$1,620 gross per month)
- Blind  
“Central Visual Acuity of 20/200 or less in the better eye with the use of correcting lens. SSA uses the best-corrected visual acuity of distance in the better eye to determine if the claimant meets this definition.”



# Health Insurance Coverage from Medicare and MassHealth



| Attribute                     | Medicaid (MassHealth Standard)<br>(comes with SSI)  | Medicare<br>(comes with SSDI) |
|-------------------------------|---|-------------------------------|
| Funding                       | State and Federal Government  | Federal Government            |
| Waiting Period                | None  | 2 years                       |
| Eligibility Based On          | Income and assets   | Work history                  |
| Medical Coverage              | Yes   | Yes                           |
| Long-term Supports & Services | Personal Care Attendant<br>Adult Family/Foster Care<br>Day Habilitation<br>DDS Waiver Services<br>Nursing Home..... | Generally No                  |

# SSI – How Much is the Benefit in 2025?

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                                | <b>"Own Household"</b>   | \$ 967.00 | A                                 | <b>"Full Cost of Living"</b><br>(Typically Living Alone)         | \$114.39 | \$1,081.39 |
|                                  |  |           | B                                 | <b>"Shared Expenses"</b><br>(Living with Others)                 | \$ 30.40 | \$ 997.40  |
| B                                | <b>"Household of Another"</b><br>(In-kind Support & Maintenance) | \$ 644.67 | C                                 | <b>"Household of Another"</b><br>(In-kind Support & Maintenance) | \$ 87.58 | \$ 732.25  |

# SSI – Statutorily Blind Receive a Total of \$1,116.74 in 2025

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                                | <b>"Own Household"</b>   | \$ 967.00 | A                                 | <b>"Full Cost of Living"</b><br>(Typically Living Alone)         | \$149.74 | \$1,116.74 |
|                                  |  |           | B                                 | <b>"Shared Expenses"</b><br>(Living with Others)                 | \$149.74 | \$1,116.74 |
| B                                | <b>"Household of Another"</b><br>(In-kind Support & Maintenance) | \$ 644.67 | C                                 | <b>"Household of Another"</b><br>(In-kind Support & Maintenance) | \$472.07 | \$1,116.74 |

## Demonstrate to SSA that SSI Recipient Can Pay Their Shelter Expenses to Receive \$967 in 2025

### 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)  
\$342.33 (in 2025)

Due to the Expansion of  
the Rental Subsidy Policy

A rental subsidy does not count as  
income if the rental liability is equal to  
or greater than PMV



# Social Security: Disabled Adult Child (DAC) Collects a Childhood Disability Benefit as SSDI



**Must be disabled before the age of 22  
and not married (in general)**

## Disabled Adult Child (DAC) Collects a Childhood Disability Benefits (CDB)

| Circumstance   | DAC's Outcome  |
|--|--|
| Parent Collecting SSDI or Social Security Retirement | Gets up to 50% of Parent's Primary Insurance Amount* |
| Parent is Deceased                                   | Gets up to 75% of Parent's Primary Insurance Amount* |
| Medicare Eligibility                                 | Gets Medicare after two years on SSDI                |

\* Primary Insurance Amount (PIA): Social Security at Full Retirement Age of 67 (if born 1960 or later)

# Social Security: Child-in-Care Benefit Allows Spouse to Collect Early Without Penalties

| Requirements  |  |
|---|--|
| Person  | Child-in-Care (CIC) Spousal Benefit  |
| Parent 1  | Parent 1 and DAC <sup>1</sup> are collecting off of Parent 1's work record; or<br>Parent 1 is deceased and DAC is collecting off of Parent 1's work record |
| Parent 2:<br>Spouse<br>that Collects<br>CIC Benefit | Benefit is up to 50% of parent 1's PIA <sup>2</sup> if parent 1 is collecting; or<br>up to 75% if parent 1 is deceased (subject to the family maximum).    |
|   | Age 62 requirement waived  |
|   | Not subject to deemed filing   |
|   | Social Security Retirement benefit continues to grow   |



<sup>1</sup>DAC = Disabled Adult Child

<sup>2</sup>PIA = Primary Insurance Amount:  
Social Security at Full Retirement  
Age of 67 (if born 1960 or later)

CIC Benefit is subject to an  
earnings limit

# ABLE Account Preserves Needs-Based Government Benefits



- Savings option for people with disabilities – Can only have one
- Money available for Qualified Disability Expenses
- Keeps individual below the SSI and MassHealth countable asset limit of \$2,000

| ABLE - Achieving a Better Life Experience  |           |
|--|-----------|
| Cost to Open                               | Free      |
| Annual Deposit Limit (2025)                | \$19,000  |
| Additional Deposit Limit from Wages (2025) | \$15,560  |
| Excluded from SSI Countable Assets         | \$100,000 |
| Earnings and Distributions                 | Tax-free  |
| Medicaid Payback in MA                     | Yes       |

\* Must be disabled before the age of 26; Increases to below the age of 46 on January 1, 2026

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

# SNAP (Supplemental Nutrition Assistance Program)

## Many of Our Young Adults Can Qualify for the Highest Benefit

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### Maximum SNAP Benefit (family of one) = \$298 in Fiscal Year 2026

- In most circumstances, eligible at the age of 22
- Increase chances for full benefit
  - Charge for shelter
  - Indicate applicant pays for utilities separately
  - Claim medical expenses
- Healthy Incentive Program – HIP
  - \$40 per month to spend on fresh produce at Farmers' Markets (family of 1 or 2)



<https://www.mass.gov/snap-benefits-formerly-food-stamps>

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## Section 8 Subsidized Housing

Approximate Rent = 30% of Income  
Consider Applying at Age 18



### MA Centralized Waiting List

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

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

[http://section8listmass.org/List\\_of  
Participating\\_Agencies.php](http://section8listmass.org/List_of_Participating_Agencies.php)

### 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

# Government Financial Benefits Can Provide for More Than Just Basic Living Expenses



## For Illustration Purposes Only

| Income / Expense    | Monthly Amount | Notes                                     |
|---------------------|----------------|---|
| SSDI                | \$1,100        |   |
| Rent                | -\$330         | Section 8 voucher ~ 30% of income         |
| Electric            | -\$84          | ~ 30% discount on \$120 bill (LIHEAP)     |
| Gas                 | -\$112         | ~ 30% discount on \$160 bill (LIHEAP)     |
| Internet            | -\$60          | Lifeline, Verizon Forward, Autopay (\$40) |
| Cellphone           | -\$64          |   |
| SNAP - Food         | \$0            | Up to \$298 savings                       |
| Medicare Premium    | <u>\$0</u>     | Medicare Savings Plan \$185               |
| Total Expenses      | -\$650         |   |
| Left over from SSDI | \$450          |   |

| Spending Money             | Monthly Amount |
|----------------------------|----------------|
| Left over from SSDI        | \$450          |
| Potential DDS Flex Funding | <u>\$350</u>   |
| Total Available Funds      | \$800          |

| Potential Flexible Funding Expenditures |
|---|
| Social Activities                       |
| Memberships                             |
| Medical Expenses                        |
| Transportation                          |
| Electronic Devices                      |
| Communication Devices                   |
| Work Related Expenses                   |

# Financial Benefits Through Transition and Beyond

## Key Takeaways – Income, Insurance, and More

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- **SSI**: Demonstrate to SSA beneficiary meets requirements to collect max of \$967 (MassHealth Standard)
- **SSDI**: Collect off of beneficiary's and/or parent's work record (Medicare after 2 years)
- **Health Insurance**: MassHealth (Medicaid) and Medicare
- **ABLE**: Savings option to preserve Government Benefits
- **Childhood Disability Benefit (CDB)**: DAC collects SSDI off a parent's work record if disabled before age 22
- **Child-in-Care**: Caregiver can collect off a spouse's work record without early filing penalty





# Financial Benefits Through Transition and Beyond

## Key Takeaways - Other

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- **SNAP**: Charging higher living expenses qualifies beneficiary for higher SNAP (Fiscal year 2026 = \$298)
- **Subsidized Housing**: Consider applying for Section 8 housing at age 18
- **Government Financial Benefits**: Pays for living expenses and potentially some of the extras





# Simplify the Journey

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