

Advocate While You Navigate Financial Benefits in 2026



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Simplify the Journey

Advocate While You Navigate Financial Benefits in 2026

- Supplemental Security Income – SSI
 - Social Security Disability Insurance – SSDI
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- 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

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 to occur in March 2026
- Handle some cases on a nationwide basis
- Direct complex cases and time-sensitive tasks to centralized location
- 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



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



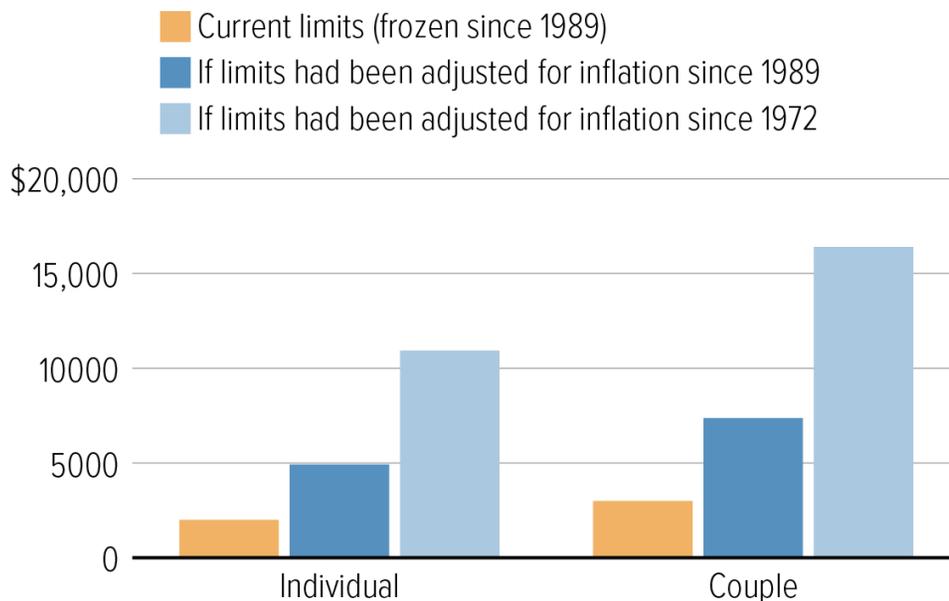
Marriage Equality for Disabled Adults Act House.1389: Introduced February 14, 2025

Disabled Adult Children will not lose SSDI benefits if they marry

- Eliminates requirement that a DAC remain unmarried to receive SSDI
- 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 Savings Penalty Elimination Act

- Introduced 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

House.7138

SSI Restoration Act

- Introduced 01/30/2024
- Raise asset limits and index limits to inflation
- Increase monthly benefit to match federal poverty level
- Increase amount of other income SSI recipients can receive without affecting benefit
- Get rid of the marriage penalty
- Eliminate in-kind support and maintenance



Expired 12/31/2024

Simplify the Journey

SNAP
Supplemental Nutrition Assistance Program

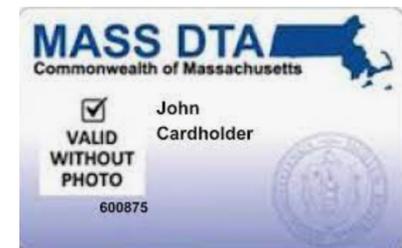
July 2025 Federal Law Includes Substantial Cuts to SNAP



- 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:

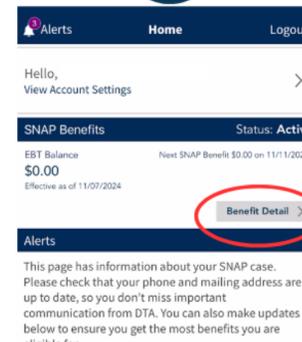
1. Call the number on the back of your card: 800-997-2555.
2. Choose your language.
3. Enter the number on the front of your card.
4. Press 2.
5. Enter the last 4 digits of your Social Security Number (SSN). If you do not have an SSN, enter the last 4 digits of your 99 number assigned by DTA.
6. Enter 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

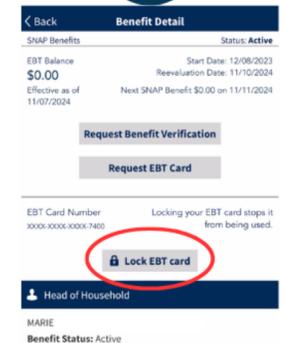
DTA Connect Mobile App

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 due to lost food 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 ____/____/____.

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

Caregiving – Advocating for Reform

MA Senate.1565

An Act Relative to Family Members Serving as Caregivers

- Introduced 1/16/25
- 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

- Create high quality, ready-to-use ADU plans
- Winning designs will be made public
- Professional floor plans to bring to a builder
- Cash prizes in multiple categories
- Deadline for designs is 2/27/2026
- Winners announced in April 2026



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](#)

Section-8 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**

Exec. Office of Housing & Livable Communities

[EOHLC Wait List](#)

- Various Voucher Programs

**List closed effective Jan '25
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 ABLÉ Account



- ABLÉ 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	All
Earnings and Distributions for Qualified Disability Expenses	Tax-free
Medicaid Payback in MA	Yes

Spend ABLÉ 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 and ABLER Account
- Increases onset age of disability from before 26 to before 46
- Improves long-term viability of ABLER 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/
- Find your Legislators
 - US Congress: 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



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www.SimplifytheJourney.net



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