

Q & A with Sherri Schneider

IF the IEP works against you, can it be supplemented by the teachers? **Absolutely. The teachers can complete a Teacher's Questionnaire form that Social Security has.**

Confused...I was told they still look at gross w/o Impairment related work expense to come up with wages that count to SGA. So confused on when Soc Sec and Medicaid /Medicare use gross vs. adjusted gross **Social Security looks at monthly gross wages and then can subtract qualified monthly Impairment Related Work Expenses to determine the recipient's monthly countable income.**

My son takes lyft before COVID and is IRWE but then still said use only gross wage for SGA **In order for the Lyft receipts to be used, you will need to provide a doctor's letter that states: due his disability, he is unable to take a fixed bus or train route and needs to take a Lyft to get to work. This letter plus the lyft receipts should help**

Please address exceptions-if someone has retired but kept their health insurance from work or Cobra or their family **I am sorry. I am not clear what is being asked**

If most of our participants only receive SSI, are they eligible for the stimulus payments. I have several participants who received them, and mutiple ones who did not. I am not sure how to direct the ones that did not receive them. **For stimulus questions, please reach out to IRS**

Is MMAI ever a good thing? **For some people: If you never travel, if you need a case manager, if you are ok using their providers.....**

Does Income affect SSDI (Adult Child Disability)?

Once my son is 22 (this June) and can't work immediately, will that affect the SSI he receives? In other words, are they going to expect him to work as soon as he ages out of school?

Sherri...Hi and thank you so much for your continued expertise. My qustion. My daughter has SSDI. She had a SSI review and the rep said he had to know how much monetary assets she has. Itold him no, that he has SSDI and assets do not count. He said yes, it is required to know but they will not count it. Is this above the table in what is legal or not? Thank you! **For SSDI and for DAC benefits, their EARNED income must always be under SGA (Substantial Gainful Activity). For 2021= \$1310 gross per month.**

You do not HAVE to work in order for SSI to continue.

A recipient may be eligible for BOTH: SSDI / DAC AND SSI. It depends on how much the SSDI and/or DAC monthly amount is. To see if someone is eligible for continued SSI, they will ask about income & assets. Even if the asset is considered exempt (ABLE, Assets held in a correctly written special needs trust), they still want the amount.

For the Student Earned Income Exclusion and being a full-time student, the SSA website says they only have to be in school 12 hours a week (or 8 hours a week for a college student). What do you think about this? Would that allow a student to work a couple days a week while going to school maybe 3 days a week?

Student Earned Income Exclusion (SSI)

When an individual applies for Supplemental Security Income (SSI) benefits, the Social Security Administration (SSA) will evaluate his or her income to see if they fall within the set income limits.

Parents of children applying for SSI are often concerned about letting their children work for fear of compromising their eligibility for SSI benefits. The Student Earned Income Exclusion allows students under the age of 22 with the chance to earn income without it affecting their SSI benefit. The Student Earned Income Exclusion was established as part of the SSA's efforts to encourage benefit recipients to enter the workforce.

If a student applicant or recipient is under the age of 22 and is attending school full time, the SSA will exclude a portion of his or her income when calculating their eligibility for benefits. In 2021 the SSA will exclude up to \$7,770 of income per year. This means that income within this amount will not count against the student's eligibility.

The Student Earned Income Exclusion usually increases each year. The amount varies each year depending upon cost-of-living adjustments ([COLA](#)). This particular exclusion is applied before any other exclusion when determining SSI benefits. The SSA considers a student to be a full-time student if he or she:

- Attends college or university for at least eight hours a week; or
- Is in grades 7 through 12 for at least 12 hours a week; or
- Attends training courses to prepare for employment for at least 12 to 15 hours a week; or
- Is home schooled for at least 12 hours per week in accordance with the home school law of the State in which the student resides; or
- Attends school for less time than indicated above for reasons beyond the student's control, such as illness.

If a student is homebound for any reason, he or she is considered to be a student in the following instance:

- Studies a course or courses provided by a school (grades 7–12), college, university, or government agency; and has a home visitor or tutor from the school who teaches the student.

It is important to note that this exclusion is not solely for the SSI applicant. The Student Earned Income Exclusion also applies to earnings "deemed" from an ineligible spouse or parent—if they meet the above mentioned requirements.

What if they have you on ACA Health but you should be on Traditional Medicaid. TPL has my son's information. How do I correct this with DHS? ACA & AABD (Aid to the Aged, Blind and Disabled) categories have the EXACT same coverage. ACA does not look at assets and has a higher income allowance. I am not understanding why the category should be changed. You can have TPL and ACA Medicaid. You can have TPL and AABD Medicaid.

We have Medicaid and it has been paying for our prescriptions as our pediatrician is a Medicaid provider. The pediatrician said it was time to leave the practice and our new internist is not a Medicaid provider. We asked if they would become one and they said no. What do we do because we cannot find a provider in the area? Most doctors do not wish to take Medicaid as Medicaid pays VERY little and they have to wait a long time to get paid. I asked my son's doctor to accept IL Medicaid so that Medicaid could pay the part that his Blue Cross & Blue Shield did not pay. At first, the doctor said no as he did not want to have a practice full of a payor who pays so little. Then, I suggested he enroll in IL Medicaid but state he will not accept any new patients. He did this and now my son's prescriptions are covered by IL Medicaid and the doctor does not have to take any other patients with Medicaid.

My son is 28 and non-verbal. His father's insurance was paying for speech therapy, primarily for him to use his voice-output device more functionally to communicate with others. When his father retired, the insurance no longer covers. My son lives in a CILA and attends a day program. We are trying to have someone else cover the speech therapy, which has been denied. We pursued this through the ISC, but were told that the request was denied. My son is now only on Medicaid. Is there any way we can get the speech therapy covered? If your son is ONLY on IL Medicaid, my guess is that he is enrolled in a Health Choice IL Medicaid plan. I would see if this plan will cover this therapy. If not, I would see if any other Health Choice IL Medicaid plans pay for it.