Section 1619(b): SSI and Continued Medicaid Eligibility

(Information for calendar year 2019)

Section 1619(b) of the Social Security Act allows individuals who are eligible for Supplemental Security Income (SSI) to continue to be eligible for Medicaid coverage when their earnings are too high to continue to receive SSI. This work incentive applies to individuals whose earnings are below New Jersey’s threshold (currently $35,520 in 2019).

How It Helps You:

If you:
- Have been eligible for an SSI cash payment for at least 1 month;
- Still meet the disability requirement; and
- Still meet all other non-disability SSI requirements; and
- Need Medicaid benefits to continue to work; and
- Have gross earnings that are insufficient to replace SSI, Medicaid and publicly funded attendant care services.

1619(b) allows you to work and keep your Medicaid coverage without a Medicaid spend-down. You can continue to be eligible for Medicaid coverage until your gross annual income reaches a certain amount. New Jersey’s threshold is currently $35,520 in 2019. You must also continue to meet all of the other SSI eligibility requirements, such as having less than $2000 in resources as a single person or $3000 as a couple.

How It Works:

- While you are earning income from work and need your Medicaid coverage plus you meet all other requirements for SSI (such as having less than $2,000 in resources), you may be eligible for 1619(b) Medicaid protection.

- You must report your earnings to the Social Security Administration (SSA) monthly.

- When your SSI cash payments stop due to reaching your Break Even Point (the point when your earnings cause your SSI check to go to zero), the local SSA office must determine your eligibility for 1619(b).

Medicaid Use Test- The individual must depend on Medicaid coverage to continue working. The recipient must have: used Medicaid in the past year, or expect to use Medicaid within the next year, or need Medicaid if unexpected medical expenses arise. (Note: Ongoing Medicaid eligibility is required for services through the Division of Developmental Disabilities.)

- SSA will send you a notice of the decision for this Medicaid protection. This information will also be communicated to Medicaid. If there is an issue, please present your 1619(b) determination to Medicaid.

- With 1619(b) you may remain eligible for SSI, even though your cash benefit has stopped. If you begin earning less than your Break Even Point or you stop working, your SSI cash benefit will start again.

It is always very important to report your earnings to SSA each month to have your SSI cash benefit adjusted accurately

If an SSI beneficiary has gross earnings higher than the threshold amount for New Jersey, SSA may allow a higher threshold amount if it is documented with Social Security that a person has:
- Impairment-related work expenses; or
- Blind work expenses; or
- A plan to achieve self-support; or
- Personal attendant whose fees are publicly funded; or
- Medical expenses above the average State amount.

For more information, contact your local Social Security Administration, WIL (Work Incentives Liaison) online at https://secure.ssa.gov/ICON/main.jsp or NJWINS (Work Incentive Network Support) at http://www.njwins.org