

Section 1619(b): SSI and Medicaid Coverage

Quick Look: Section 1619(b) is a provision that allows individuals who are eligible for SSI to continue to be eligible for Medicaid coverage when their earnings are too high to continue to receive SSI. This work incentive only applies to individuals whose earnings are below an annual income threshold, as established by Social Security.

If you are employed, eligible for Supplemental Security Income (SSI), and have Medicaid for your health insurance, a special provision known as Section 1619(b) allows you to work and to keep Medicaid coverage. You can continue to be eligible for Medicaid coverage until your gross annual income meets a certain amount, which is set annually by Social Security.

(For the current income threshold, refer to [Programs Operation Manual System \(POMS\) - Threshold Amounts](#))

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The two exceptions to this work incentive are: 1) if you no longer need Medicaid, or 2) if you accumulate more than \$2,000 in resources for an individual or \$3,000 for a married couple (Indiana's current Medicaid resource limits).

How It Works

You can continue to receive 1619(b) Medicaid protection while you are earning income from work if you:

1. meet the Social Security disability requirement.
2. have been eligible for an SSI cash payment for at least one month prior to SSI ineligibility.
3. continue to meet all other non-disability SSI requirements (e.g., resources and citizenship).
4. need Medicaid benefits to continue working.
5. do not have earnings sufficient to replace SSI cash benefits, Medicaid benefits, and publicly funded personal or attendant care that would be lost due to

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6. earnings (in other words, earnings above the state threshold or, when applicable, above the individual threshold).

From SSA-POMS: SI 02302.010-1619 Policy Principles

This means that when you stop receiving SSI because your earnings have risen above the SSI limits, you can still receive Medicaid if you meet the five criteria listed above.

You should report your earnings to the Social Security Administration (SSA) monthly. At the time that your SSI cash payments stop due to reaching the Break-Even Point (the point when your earnings cause your SSI check to go to zero), the SSA computer should automatically determine eligibility for 1619b. You should also report your earnings to the caseworker at the Department of Family Resources and inquire about your eligibility for Section 1619(b) Medicaid continuation when you no longer receive an SSI check due to your earnings.

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A Community Work Incentives Coordinator or an Indiana Benefits Information Network (BIN) Liaison can help you understand the conditions that trigger the continuation of Medicaid coverage.

Source: www.ssa.gov. Reviewed by the Center on Community Living and Careers.

**For more information, contact the
Indiana Benefits Information Network
812-855-6508 | www.iidc.indiana.edu/cclc**

**Indiana's Work Incentive Planning and
Assistance Program
North/Central: 855-641-8382 | Southern: 502-
548-4492**