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Insurance Resource Center for
Autism and Behavioral Health

LUNCH AND LEARN SERIES

How Social Security Affects Insurance

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Today's Agenda

- Social Security – SSI and SSDI
- SSI and MassHealth
- SSDI, MassHealth and Medicare
- Medicare and Private Insurance
- General Advice

Social Security- SSI and SSDI

- Two very different benefits for individuals with disabilities.
- SSI
 - Eligibility based on financial need
 - No work history required (or limited work history)
 - Asset limit of \$2,000. (For individuals under 18, household assets are counted)
 - MassHealth Standard (Medicaid) eligibility is when approved for SSI
- SSDI
 - Eligibility based on work history (of self and/or parent)
 - No asset limits. (But for some SSDI recipients, asset limits are still required for other programs and supports)
 - Medicare eligibility after two years

SSI and MassHealth

- Individual applies for Social Security at Age 18
 - Receives a denial letter due to not having sufficient work history. This is just a denial for SSDI, but the letter is unclear
 - Subsequent disability determination results in approval for SSI
 - MassHealth is issued.
 - If individual is on private insurance plan, MassHealth needs to be notified by submitting a Third Party Liability (TPL) form
 - Families can apply for MassHealth Premium Assistance to reimburse for the cost of the private insurance
 - Do not enroll in a MassHealth network plan. If automatically assigned to a plan, contact MassHealth and tell them you have private insurance.
 - Do not drop private insurance without careful consideration.
 - If individual already has MassHealth (ie: MassHealth CommonHealth), they should no longer be charged a premium.

SSDI, MassHealth and Medicare

- Parent starts receiving Social Security retirement benefits– Individual receives SSDI as a “Disabled Adult Child” (DAC)
- Parent dies – individual receives SSDI as a survivor benefit
- Individual becomes eligible for SSDI based on their work history

When SSDI is issued

- MassHealth remains in place. If a person’s SSDI (and/or other income) exceeds income eligibility for MassHealth standard, they may be required to pay a premium for MassHealth
 - Will require completing an application or new application
 - If a person didn’t previously have MassHealth, they can still be eligible due to having a disability
- Two years after SSDI is issued
 - Individual automatically becomes eligible for Medicare
 - If currently receiving MassHealth, it becomes secondary insurance
 - MassHealth covers the Part B Premium for most dual eligible individuals

Medicare and Private Insurance- FAQs

- Should I keep private insurance once my child gets Medicare?
 - This is an individual decision –Note: Medicare does not cover ABA or many behavioral health treatments
- If I have multiple insurances, which is primary?
 - Depending on the size of the employer, Medicare may be primary (under 100 employees), or secondary (over 100 employees). (Note this is for people with disabilities).
 - MassHealth is always the “payer of last resort”
- Premium Assistance eligibility ends when Medicare starts

General Advice

- Managing multiple insurances is complicated
- One may have to complete MORE forms - especially for MassHealth
- If seeking Medicare advice, find people who are familiar with the “dual-eligible” (ie: Medicare and Medicaid) category
- Reach out for assistance

Contact Us

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