

## SSI & Section 1619(b) Medicaid

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In New York State, SSI Recipients Automatically Qualify for Medicaid (if SSI payment as little as \$1).

### Under Section 1619(b), Former SSI Recipients Can Still Keep Medicaid:

- If SSI payment was stopped due to earned income or a combination of earned and unearned income
  - Living alone, 2025 – will lose SSI if gross monthly earnings are \$2,193 or higher (if no unearned income) in NY State
  - Living with others - will lose SSI if gross earnings are \$2,065 or higher (if no unearned income)
  - The person's disability must continue.

### Additional Section 1619(b) Criteria (Non-Financial):

- Prior month requirement: must have received an SSI payment or been eligible for 1619(b) in at least one month of the previous 12 months.
- Medicaid use test:
  - used Medicaid within past 12 months; or
  - expects to use Medicaid in next 12 months; or
  - would be unable to pay unexpected medical bill in next 12 months without Medicaid.

### Section 1619(b)'s Financial Criteria:

- Unearned income must be within SSI's limits.
- Countable resources must be within SSI's limits (\$2,000 for one person, \$3,000 for couple).
- Annual income must be under 1619(b) threshold, or it must be under an "individualized threshold."

### Section 1619(b)'s Earned Income Threshold:

- For calendar year 2025, New York's earned income threshold is \$64,017 per year.
- If annual wages are below \$64,017 and the other criteria is met, Medicaid will continue.

### Section 1619(b)'s Individualized Threshold:

- If gross earnings are more than general threshold, eligibility may be established by adding up:
  - base amount of \$26,316 in 2025
  - New York Medicaid amount from threshold chart (\$37,701 in 2024), or actual Medicaid expenses if higher
  - Any impairment related work expenses and/or blind work expenses
  - publicly funded attendant care costs
- The total of these items establishes the individualized threshold.
- If annual gross earnings are below this threshold, and other criteria are met, Medicaid will continue.

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