

SSI & Section 1619(b) Medicaid

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, 2026 – will lose SSI if gross monthly earnings are \$2,247 or higher (if no unearned income) in NY State
 - Living with others - will lose SSI if gross earnings are \$2,119 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 2026, New York's earned income threshold is \$68,654 per year.
- If annual wages are below \$68,654 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 \$26,964 in 2026
 - New York Medicaid amount from threshold chart (\$41,690), 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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