

**Paths to [Financial eligibility](#)
for the DDA Home and Community Services (HCBS) waivers
and long term employment supports through the County**

	SSI/SSI Related	DDA Waiver Special Income Limit (SIL) (\$2,205 for 2017)	Healthcare for Workers with Disabilities (HWD)
Income Standard	Countable income* at/or below the Categorically Needy Income level (CNIL) (*see Example 1 on other side)	Gross income at/below 300% of the Federal Benefit Rate (FBR), also called the Waiver or SIL	220% of Federal Poverty Level (FPL) after applying SSI related income exclusions
Who	<ul style="list-style-type: none"> ✓ People receiving SSI ✓ People with countable income at/below CNIL (including ABD program) ✓ People with certain exclusions that bring countable income below the CNIL, including those eligible for exclusions through: <ul style="list-style-type: none"> · Pickle · DAC ✓ People eligible for 1619(b) who zeroed out their SSI cash benefit due to earned income 	<ul style="list-style-type: none"> ✓ People who are not “eligible for SSI” and have countable income above the CNIL ✓ Meet disability requirements ✓ People with total gross monthly income (earned and unearned) at or below the SIL ✓ Those not working above Substantial Gainful Activity (SGA) after work incentives have been exhausted** 	<ul style="list-style-type: none"> ✓ Individuals enrolled with HWD ✓ Must be working ✓ Must be age 16-64 ✓ May be earning above SGA ✓ May earn less than SGA if premium is less than the cost share for another program or resources are above \$2,000 ✓ Must continue to pay premium ✓ Monthly premium never more than 7.5% of total income
Resource Limit	\$2,000 resource limit (individual) \$3,000 resource limit (couple)	\$2,000 resource limit (individual)	No asset/resource limit
In a Nutshell	If an individual has SSI or an SSI related benefit, they have Medicaid.	An individual’s gross earned and gross unearned income, when combined, cannot be over \$2,205 a month.	This is Washington State’s Medicaid Buy-In Program. An individual pays a monthly premium.

Please see examples of each eligible category on the other side.

2017 Income Standards and Benefit Rates	
<small>Amounts may change on January 1st or April 1st</small>	
Federal Benefit Rate/CNIL (this is the max SSI amount)	\$735 (individual) \$1,103 (couple)
Waiver Special Income Level (SIL): Total gross income limit, with no exclusions	\$2,205
Substantial Gainful Activity (SGA)	\$1,170 (non-blind) \$1,950 (blind)
1619 (b) income limits	\$32,760 (annual)
220% of Federal Poverty Level (HWD limits)	\$2,211 (individual) \$2,978 (couple)

**For the situations where gross earnings exceed SGA, please request a benefits analysis from a Benefits Planner to determine if subsidy, special considerations, or an IRWE should be applied. Contact case manager for a referral.

Example 1: SSI/SSI Related

***SSI Countable income:** Countable income is used to determine the amount of the SSI check and it is important for vocational providers to understand the impact of work on the individual's SSI. Everyone, regardless of income, gets \$20 "excluded" from their income. Those with earned income have an additional \$65 "excluded" and only half of the remaining earned income is "countable".

Type of Income Examples:

1. SSI with unearned income
2. SSI with earned income
3. SSI with unearned and earned income

Calculation:

unearned income-\$20 = **Countable Income**

(earned income-\$20-\$65 and ½ the remainder) = **Countable Income**

unearned income-\$20+(earned income-\$65 and ½ the remainder) = **Countable Income**

\$1,500 gross earned income

- \$20 general exclusion

- \$65 earned income exclusion

= \$1,415 remaining after exclusions

Divide remainder in half = \$707.50 Countable Income

\$735 (SSI) - \$707.50 = \$27.50 new adjusted SSI cash benefit

This individual's countable income (\$707.50) is below the CNIL (\$735). Her SSI check will be the difference between the two, \$27.50. Please note that individuals may keep their Medicaid and waiver eligibility even if they no longer receive an SSI cash benefit. This is known as [1619\(b\)](#) status. See table on first page under SSI/SSI Related.



Example 2: DDA Waiver: Special Income Limit (SIL) with Earned and Unearned Income

\$1,400 unearned [SSDI /SSDCB](#) benefit

+ \$800 gross earned income

= **\$2,200 total gross income**

- ✓ Total gross income is less than the Special Income Limit of \$2,205
- ✓ Anyone in an **adult family home or group home** should receive benefits analysis if they are eligible for the Waiver under the SIL.

As long as assets and resources are below \$2,000, this individual is eligible for the DDA waiver.



Example 3: Healthcare for Workers with Disabilities (HWD)

Countable income for HWD eligibility uses the same formulas as SSI in example 1

- unearned monthly income from trust= \$600 - \$20 general exclusion = \$580.00
- plus earned income = \$2,000 - \$65 = \$1,935. \$1,935 divided by 1/2 = \$ 967.50
= **Total Countable Income \$1,547.50**
- assets and resources: \$ 10,000

(Once established that an individual meets the financial eligibility for HWD, the monthly premium is determined. Work with a Financial Worker or a Benefits Planner as needed.)

By earning above SGA and with assets above \$2,000, this client is not waiver eligible under the SIL. Her countable income is below 220% of FPL (\$2,211), however, so she can remain eligible as long as she enrolls in HWD and continues to pay her monthly premium.

