



Understanding Government Benefits for the Elderly and Disabled

It is easy to be confused by the multitude of public benefits available to the elderly and disabled through the Social Security and Medicaid programs. Even though each benefit provides different services and has different eligibility requirements, these benefits are often lumped together as “disability” benefits. Public benefits can be divided into two distinct groups: 1) **Non-means tested** benefits which do not consider the income and resources of a potential recipient, and 2) **Means-tested** government benefits which determine eligibility based on an individual’s income and resources.

Non-Means Tested Benefits

Social Security Disability Insurance (SSDI) is a monthly cash assistance program administered by the Social Security Administration. Workers who have earned enough qualifying quarters with Social Security are eligible if they meet Social Security’s definition of disability. SSDI recipients are entitled to receive Medicare health insurance benefits 24 months – or immediately if the individual suffers from certain illnesses – after SSDI benefits begin.

Medicare provides health insurance coverage to individuals aged 65 and older and those suffering from a disability. Medicare is divided into four different parts: Part A (hospitalization), Part B (doctors and preventative service), Part C (Medicare HMO alternative) and Part D (prescription drug coverage). To enhance Medicare benefits, many people purchase a Medicare Supplement Policy through a private health insurance company to help pay for Medicare copayments, co-insurance and deductibles.

Medicare does not indefinitely cover long-term stays in a skilled nursing facility. Only the first 20 days in a skilled nursing facility are covered 100 percent by Medicare, and days 21 through 100 are covered at 80 percent, with the patient responsible for a 20 percent copayment. To assist with the high cost of nursing home expenses, many individuals must turn to the Medicaid program to assist with the payment of these expenses.

Means-Tested Benefits

Supplemental Security Income (SSI) is also a monthly cash assistance program administered by the Social Security Administration. SSI applicants must meet strict resource and asset limitations in order to qualify. In Texas, SSI recipients automatically receive Medicaid benefits.

Medicaid is a federally-funded, state-administered health insurance program for the elderly, indigent or disabled. Medicaid has strict resource and income limitations in order to qualify for benefits. There are a wide variety of Medicaid programs covering the elderly and disabled, including long-term care benefits either in an institution (i.e. nursing home) or at home. An individual does not have to be indigent to qualify for long-term care Medicaid benefits. A qualified elder law attorney can assist with eligibility and qualification for Medicaid long-term care benefits, including the preservation of assets for the Medicaid recipient and his or her family.

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