| 2017 SSA Disability Benefits and Medicare Information Effective January 1, 2017 <br> ne M. Perret, MA, MSW, LCSW-C, yvonne.perret @ gmail.com |  |  |
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| SSI | Individual | Couple |
| - Federal Benefit Rate (FBR) | \$735/month | \$1100/month |
| - Resource Limits | \$2000 (no change) | \$3000 (no change) |
| - Substantial Gainful Activity (SGA) | Non-Blind: \$1170/month Blind: \$1820/month |  |
| Trial Work Period (TWP) | \$840/month (Minimum earnings to count as trial work month for SSDI beneficiaries) |  |
| Earnings to Qualify as Quarter/Credit \$1300/quarter | Quarters/credits needed: <br> - If you turn 24 in or before quarter: 1.5 years of work during the 3-year period ending with the quarter your disability began. <br> - After you turn 24, but before quarter you turn 31: Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you became disabled. <br> - In the quarter you turn age 31 or later: Work during 5 years out of the 10 -year period ending with the quarter your disability began. |  |
| Medicare | Part A | Part B** |
| - Premium | \$407/month. Most people don't pay a premium because of Medicarecovered employment. <br> Note: Reduced for 2015 from $\$ 426$ to $\$ 407$. | $\$ 134.00 /$ month if annual income is less than or equal to \$85,000 (individuals)/\$170,000 (joint filers) <br> - $\$ \mathbf{1 8 7 . 5 0}$ /month for individuals with income of \$85,001-\$107,000 (\$170,000-\$214,000 for joint filers) <br> - $\$ \mathbf{2 6 7 . 9 0}$ /month for individuals with incomes of \$107,001-\$160,000 (\$214,001-320,000 for joint filers) <br> - $\$ \mathbf{3 4 8 . 3 0}$ /month for individuals with incomes of \$160,001-\$214,000 (\$320,001-428,000 for joint filers) <br> - $\$ \mathbf{4 2 8 . 6 0}$ /month for individuals with incomes above $\$ 214,000$ ( $\$ 428,000$ for joint filers). |
| - Deductible | $\$ 1316$ for days 1-60 for each benefit period <br> Subsequent costs for ongoing days are different. <br> Consult with Medicare provider for these. | \$183/year <br> ** Part B has gotten more complicated. For $70 \%$ of beneficiaries, the premium will be $\$ 109.00$ month. What's confusing is that, CMS has said that for single adults with incomes "less than" or equal to $\$ 85,000$ and couples with less than or equal to $\$ 170,000$, the premium is $\$ 134 /$ month. This is for those who file a tax return. The "hold harmless" beneficiaries, those for whom the premium will be $\$ 109$ include: (1) Those who do not receive SSA benefits (but obviously receive Medicare); (2) Those directly billed for their |
| - Part D (prescription) base premium | \$12.30-70.80/month | Part B premium (as compared to those for whom payment is taken out of SSA check), (3) those dually eligible for Medicaid, and those who pay an incomerelated premium. |

