




Navigating government benefits & agency supports

What Families Need to Know



This session is for informational purposes only. This session does not provide legal advice.



A Brief Overview of Government Benefits & Agency Supports for Adults with Disabilities

- Income
- Health Coverage
 - Long Term Care
- Employment
- Transportation
- Housing
- Social Services

Income:

Social Security Administration

Supplemental Security Income

- Based on financial need
- Income and resources of family members may affect eligibility
- Must be Disabled or blind under Social Security Rules
- Currently \$ \$994 monthly benefit
- [SSI-Related Programs -- Financial Eligibility Standards: January 2006](#)

Social Security Disability Insurance

- Insurance program for wage earner and dependents
- Not based on financial need
- Must have worked long enough and recently enough to meet insured status
- Disabled or blind under Social Security rules
- Earnings below Substantial Gainful Activity (SGA)
- 5-month waiting period

SHINE SSI-Related Programs & Coverage Groups – Financial Eligibility Standards: April 2026

PROGRAMS & TYPES OF COVERAGE	INCOME		ASSETS		MAINTENANCE NEEDS STANDARDS / OTHER						
	Individual	Couple	Individual	Couple							
PROGRAMS MANAGED BY SOCIAL SECURITY (eff 01/01/2026)											
Supplemental Security Income (SSI) Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid	\$994 <small>(FBR)</small>	\$1,491 <small>(FBR)</small>	\$2,000	\$3,000	Disregards: Standard Disregard = \$20 Earned Income Disregard = \$65 + ½ EI Student Earned Income Disregard = \$2,416 monthly, maximum \$9,460 for calendar year Ineligible Spouse Deeming: ½ FBR = \$497 Child Allocation = \$497/child (Difference between the couple and single FBR) Parent to Disabled Child Deeming: Parent Allocation = \$994 Disability Substantial Gainful Activity (SGA) = \$1,690 non-blind \$2,830 blind Medicare Part B Premium = \$202.90, Part A free for most or \$565 *Interim figures are calculated based on the 2026 2.8 % Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2026. **These Standards change effective January 1 of each year in accordance with federal law						
**Low Income Subsidy (LIS) or Extra Help (150% FPL) Helps with costs associated with Medicare Prescription Drug Plans Automatic with full Medicaid or Medicare Savings Programs (QMB, SLMB, Q1). Income asset limits change annually	\$1,995	\$2,705	\$18,090 <small>(w/ Burial Exc)</small>	\$36,100 <small>(w/ Burial Exc)</small>							
Updated when FPLs release (Jan/Feb) Updated each Nov by CMS											
COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (interim 01/01/2026)											
MEDS-AD (MM S) (88% FPL) Full Community Medicaid	\$1,182	\$1,596	\$5,000	\$6,000	PERSONAL NEEDS ALLOWANCE <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Individual</th> <th>Couple</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$160</td> <td style="text-align: center;">\$320</td> </tr> <tr> <td>Community \$1,305 NH \$160</td> <td>Community \$1,763 NH \$320</td> </tr> </tbody> </table> SSI Individual \$30 only in NH = \$184.40 (SSP) Transfer of Asset Divisor = \$10,645 (eff 4/2025) Community Hospice Allocations: Spouse only = FBR (\$991) Spouse + Dependents or Dependents Only = CNS Standard Spousal Impoverishment: (eff 07/01/2025) MMMNA = \$2,644 Excess shelter = \$794 Standard Utility Allowance = \$430 (eff 01/1/2026) Maximum Income Allowance = \$4,066.50 Community Spouse Resource Allowance = \$162,660 Family Members Allowance with Spouse = (MMMNA-income) divided by 3 Dependents with no Spouse = CNS Standard Home Equity Interest Limit = \$752,000	Individual	Couple	\$160	\$320	Community \$1,305 NH \$160	Community \$1,763 NH \$320
Individual	Couple										
\$160	\$320										
Community \$1,305 NH \$160	Community \$1,763 NH \$320										
Medically Needy (No Income Limit) Medically Needy Income Level (MNIL) Full Community Medicaid when Share of Cost is met	Subtract \$180 from gross income	Subtract \$241 from gross income									
PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (interim 01/01/2026) * not incl. \$20 disregard											
**QMB (100% FPL) Pays Medicare A & B premiums, coinsurance & deductibles only	\$1,330	\$1,803	\$9,950	\$14,910							
**SLMB (120% FPL) Pays for Medicare Part B premium only	\$1,596	\$2,164									
**Q1 (135% FPL) Pays for Medicare Part B premium only	\$1,796	\$2,435									
**Working Disabled (200% FPL) Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare Part A only. Must have lost SSDI due to employment	\$2,660	\$3,607	\$4,000	\$6,000							
PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility and Income Trusts may apply. (eff 01/01/2026)											
*Institutional Care Program (ICP) Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles	\$2,982 <small>(MEDS-AD Institutional Income Limit \$1,182)</small>	\$5,964 <small>(MEDS-AD Institutional Income Limit \$1,596)</small>	\$2,000 <small>(\$5,000 if MEDS-AD eligible)</small>	\$3,000 <small>(MEDS-AD eligible)</small>							
*Hospice Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles											
*Home and Community Based Services (HCBS) Waivers or PACE Pays Medicare A & B premiums, coinsurance & deductibles											
STATE FUNDED PROGRAMS (eff 01/01/2026)											
*OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN Maximum Payment = \$184.40 single / \$386.80 Couple Assists with paying room & board at alternate living facilities	\$1,072.40	\$2,047.80	\$2,000	\$3,000	\$160 <small>Provider rate \$1,018.40</small>						
*PROTECTED OSS (Reference OLM 2040.0822) Maximum Payment = \$345 single / \$690 Couple Assists with paying room & board at alternate living facilities	\$1,179	\$2,261			\$160 <small>Provider rate \$1,179</small>						
HOME CARE FOR DISABLED ADULTS (HCDA) Pays small stipend to caregivers of disabled	\$2,982	\$5,964			\$320 <small>Provider rate \$1,939.80</small>						

▶ These resource limits include \$1,500 per person for burial expenses.
● Indicates programs for which SHINE Counselors provide screening and application assistance.

Adult SSI and SSDI Eligibility

Disability under Social Security is defined as the inability to engage in substantial gainful activity due to a medically determinable physical or mental impairment expected to last at least 12 months or result in death.

- At age 18 an individual with a disability is considered a household of one
 - All questions asked are to be answered for the individual only, even while living with parents or others (excluding individual's spouse or child(ren))
- Adult listings of Impairments [Listing of Impairments - Adult Listings \(Part A\) | Disability | SSA](#)
- For 2026, the SGA limit is \$1,690 per month for non-blind individuals and \$2,830 per month for statutorily blind individuals.

Medical/Professional Relations

[SSA Home](#) > [Disability](#) > [Medical/Professional Relations](#) > [Disability Evaluation Under Social Security](#) > Listing of Impairments - Adult Listings (Part A)

[Adult Listings \(Part A\)](#)

Disability Evaluation Under Social Security

[Childhood Listings \(Part B\)](#)

Listing of Impairments - Adult Listings (Part A)

[General Information](#)

The following sections contain medical criteria that apply to the evaluation of impairments in adults age 18 and over and that may apply to the evaluation of impairments in children under age 18 if the disease processes have a similar effect on adults and younger children.

[Evidentiary Requirements](#)

[Listing of Impairments \(overview\)](#)

1.00
Musculoskeletal Disorders

2.00
Special Senses and Speech

3.00
Respiratory Disorders

[Revisions to Rules Regarding the Evaluation of Medical Evidence](#)

4.00
Cardiovascular System

5.00
Digestive Disorders

6.00
Genitourinary Disorders

Slide

Medical Coverage with SSI and/or SSDI:

SSI – Medicaid

- Automatic eligibility with SSI in Florida

SSDI - Medicare

- After 24 months of eligibility

Medicaid Home and Community Based Services Waivers

Medicaid Waiver beneficiaries receive services in their own homes or communities rather than institutions or other isolated settings.

Medicaid Waiver continued:

- Long-Term Care Waiver Managed Care Waiver Elder Source
 - https://ahca.myflorida.com/Medicaid/statewide_mc/ 18 + years of age
- Florida Familial Dysautonomia Waiver (FD) Agency for Health Care Administration
 - https://ahca.myflorida.com/Medicaid/hcbs_waivers/fd.shtml 3+ years of age
- Florida DD Individual Budgeting Waiver (iBudget) Agency for Persons with Disabilities
 - <http://www.apd.myflorida.com/> Developmental Disability 3+ years of age
- Comprehensive Intellectual and Developmental Disabilities Managed Care Waiver
 - Submit application with Agency for Persons with Disabilities, eligible individuals 18 years and older placed on the pre-enrollment list may apply for this Managed Care Waiver if openings are available

Employment Services:

- Vocational Rehabilitation www.rehabworks.org
 - Education to employment
 - Helps individuals with disabilities to find, keep, or get a better job
- Social Security program Ticket to Work www.ssa.gov/work/

Housing:

- Housing and Urban Development (HUD)
 - Section 8 vouchers
 - HUD Development Properties
- St. Johns County [Housing Contacts - St. Johns County](#)
- Low income Tax Credit funded properties

www.Floridahousingsearch.org

Transportation:

- Transportation Disadvantaged
- Para-transit in communities with fixed route bus systems
(Adults with Disabilities Act (ADA)
St. Johns County - [Transportation – Council on Aging \(COA\)](#))
- Medicaid transportation for medical appointments and some additional services available
- Medicaid Waiver transportation to Medicaid Waiver provided services

Social Services:

- ACCESS - Florida <https://myaccess.myflfamilies.com/>
 - Food assistance (SNAP), Food Assistance (SNAP), Temporary Cash Assistance (TCA), Optional State Supplementation (OSS), and more
- Hope Florida www.hopeflorida.com
 - Hope Florida is a statewide initiative that connects Floridians with personalized support and community resources to achieve economic self-sufficiency, prosperity, and hope.



Questions ?

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