

# Retirement: SSI and Medicaid

**Quick Look:** Supplemental Security Income (SSI) beneficiaries are not eligible for traditional retirement benefits. Instead, when you turn 65, your eligibility for SSI is based on either your age, your disability status, or if you are statutorily blind. If you meet the criteria for more than one category, you can choose which you would prefer to be enrolled in.

## SSI and Retirement

**SSI Based on Age:** This status is available at age 65. If you choose to move to this status, you are no longer subjected to medical Continuing Disability Reviews (CDRs). However, you also are not eligible to use any work incentives such as an Impairment Related Work Expense (IRWE), Blind Work Expense (BWE), or Plan to Achieve Self Sufficiency (PASS) plan, unless you were enrolled in an approved PASS plan and in disability status one month before enrolling in SSI based on age. In this status, you could still utilize the \$20 General Income Exclusion, the \$65 Earned Income Exclusion, and the halved Earned Income Disregard.

**SSI Based on Disability or Blindness:** You may also choose to continue your current eligibility status of SSI based on disability or blindness. If you choose to stay enrolled in this status, you will continue to be subjected to medical CDRs and keep your eligibility to use all the income exclusions and work incentives. If you are over 65 and working, you may consider this option to continue access to work incentives.

In either status, your monthly benefits would not change as they are still based on the Federal Benefit Rate (FBR). However, any earned or unearned income would still impact your benefits and should be reported monthly.

## Medicaid and Retirement

Whether you opt to receive Supplemental Security Income (SSI) based on age or continue receiving it based on disability or blindness, your eligibility for Medicaid will remain in place due to your SSI status. However, your income still impacts your eligibility for certain Medicaid programs, it is important to report your earnings to Medicaid. If you are working, you may need to enroll in another Medicaid program to continue your benefits. The [ASPIN Health Navigator Project](#) or the [Division of Family Resources](#) may be able to assist in navigating your Medicaid choices.

## Retirement: SSI Benefits and Medicaid

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It is crucial to note that switching to Supplemental Security Income (SSI) based on age will result in the loss of Medicaid coverage under the 1619(b) program.

### Important Links:

ASPIN Health Navigator Project: [www.aspinhealthnavigator.org](http://www.aspinhealthnavigator.org)

Division of Family Resources: [www.in.gov/fssa/dfr/medicaid-health-plans/](http://www.in.gov/fssa/dfr/medicaid-health-plans/)

Source: [www.ssa.gov](http://www.ssa.gov). Reviewed by the Center on Community Living and Careers.

**For more information, contact the  
Indiana Benefits Information Network  
812-855-6508 | [www.iidc.indiana.edu/cclc](http://www.iidc.indiana.edu/cclc)**

**Indiana's Work Incentive Planning and Assistance Program  
North/Central: 855-641-8382 | Southern: 502-548-4492**