

1619(b): SSI and Medicaid Coverage for the Entrepreneur



Quick Look: Section 1619(b) is a way for people eligible for SSI to continue to be eligible for Medicaid coverage even when their earnings are too high to keep getting an SSI check. Section 1619(b) works for you when your earnings are below a yearly income limit set by Social Security.

If you are working, getting an SSI check, and have Medicaid for your health insurance, Section 1619(b) lets you keep working and keep this health coverage. Section 1619(b) lets you keep health coverage until your gross yearly income meets an amount set by SSA. To find this amount refer to Social Security's article ["Continued Medicaid Coverage \(Section 1619\(b\)\)"](#)

Two things can keep you from using 1619(b): 1) if you no longer need Medicaid or 2) if you have more than \$2,000 in resources for a single person or \$3,000 for a married couple (Indiana's current Medicaid resource limits).

How It Works

You can keep getting 1619(b) Medicaid health coverage while you are earning money from work, if:

1. SSA says you are disabled;
2. you got an SSI check a month before SSA says you are not eligible any longer;
3. you meet all other non-disability SSI requirements (i.e., resources and U.S. citizen);
4. you need this health insurance to continue working; and
5. the amount you make from working isn't enough to replace what you would lose (i.e., SSI check, health benefits, and personal or attendant care)

SSA-POMS: SI 02302.010-1619 Policy Principles.

This means that when you stop getting an SSI check because you have made too much money (above SSI limits), you can still get Medicaid if you meet the five items above. You should let

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SSA know how much you make each month. SSA will use this information to decide if your SSI check should be zero dollars. SSA calls this the Break-Even Point. The SSA data system should identify you as eligible for 1619b if your check goes to zero. However, be safe and report your earnings to the caseworker at the Department of Family Resources. Ask the caseworker about getting Section 1619(b). Your health insurance may keep going even when you are getting zero dollars on a monthly SSA check.

A trained Community Work Incentives Coordinator or an Indiana Benefits Information Network Liaison can help you understand all of this.

Visit the [CCLC's benefits information webpage to learn more about BIN work incentives and benefits.](#)

Work Incentives Planning and Assistance

Northern and Central Indiana:

1-855-641-8382 (toll free)

or

Southern Indiana:

1-800-206-6610 (toll free)



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