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supplemental security income

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Supplemental Security Income

The supplemental security income (SSI) program provides federal and state benefits to guarantee minimum income for qualifying disabled, elderly, and blind individuals. As of August, 2020, approximately 119,900 Wisconsin residents received cash benefits under the program. In 2021, an eligible individual may receive a maximum monthly federal benefit of \$794, and an eligible individual with an eligible spouse may receive a maximum monthly federal benefit of \$1,191. These monthly maximum amounts are reduced by subtracting the individual or family's countable income. Although the federal benefit amount decreases as an individual or couple's countable income increases, the monthly state-funded supplement is a flat payment of \$83.78 for individuals and \$132.05 for couples. Beneficiaries with high-cost care needs or dependent children may qualify for additional state-funded supplements to the base state payment amounts.

The federal Social Security Administration (SSA) administers the program under the authority provided in Title XVI of the federal Social Security Act, which specifies eligibility standards, federal benefit levels, and other program policies. SSA makes financial eligibility determinations, but contracts with the Wisconsin Department of Health Services (DHS) to determine eligibility based on disability. DHS administers the state-funded supplements to the federal benefit.

This paper describes the SSI program, including eligibility requirements, benefit levels, program administration, and participation and cost trends.

Eligibility

Federal law establishes financial and non-financial eligibility requirements for federal SSI benefits.

Nonfinancial Criteria. In order to qualify for SSI benefits, an individual must be disabled, blind, or at least 65 years old. An adult can qualify for SSI due to a disability if they have certain disabling conditions, or cannot engage in "substantial gainful activity" (SGA) because of a physical or mental condition expected to last for over a year, or result in death. Each year, SSA establishes the level of work activity and earnings considered to be SGA. For 2021, the SGA, as it applies to SSI benefits, is \$1,310 per month. This SGA standard is the same as the standard used to determine eligibility for the federal Social Security Disability Insurance (SSDI) program for non-blind, disabled individuals.

A child with a disability can qualify if they have a physical or mental condition that results in severe functional limitations, and that is expected to last for over a year or result in death.

In Wisconsin, the DHS Disability Determination Bureau conducts disability assessments. SSA produces and updates a list of medical criteria the DHS Disability Determinations Bureau uses for disability determinations. Individuals diagnosed with a listed condition automatically meet the program's disability requirements. If the list does not include an adult applicant's condition, the Bureau determines whether the condition prevents the individual from engaging in SGA, and is comparable in severity to the listed conditions. All applicants under 18 years of age require an assessment

Table 1: Wisconsin Recipients of Federal SSI Benefits, by Eligibility Category*

Year	Disabled	Elderly	Blind	Total	% Increase	Under 18 Years Old (Subset of Total)	% Increase
2010	99,395	7,228	853	107,476		20,587	
2011	102,916	7,099	866	110,881	3.2%	21,191	2.9%
2012	106,148	7,086	868	114,102	2.9	21,953	3.6
2013	108,903	6,918	882	116,703	2.3	22,755	3.7
2014	109,865	6,901	875	117,641	0.8	22,606	-0.7
2015	110,790	6,796	901	118,487	0.7	22,889	1.3
2016	110,139	6,784	896	117,819	-0.6	22,063	-3.6
2017	110,417	6,778	894	118,089	0.2	21,422	-2.9
2018	109,157	6,732	885	116,810	-1.1	20,741	-3.2
2019	110,900	6,787	943	118,630	1.6	20,185	-2.7

*Enrollment shown is of December 1 of each year.

to compare their condition against appropriate age norms.

To qualify for SSI based on blindness, a person must have vision no better than 20/200, or have a restricted visual field of 20 degrees or less with the best corrective eyeglasses.

Individuals over the age of 65 who are not disabled or blind may qualify for SSI benefits by meeting the program's financial eligibility criteria.

Table 1 shows the number of individuals in Wisconsin who received federal SSI benefits in each year from 2010 through 2019 by eligibility category, and the number of recipients under 18 years old. As shown in the table, individuals receiving benefits on the basis of a disability comprise the largest group of recipients. These eligibility categories may not be mutually exclusive, as an elderly person with a disability may be counted as disabled when eligibility is initially determined.

Table 2 provides additional demographic information on recipients of federal SSI payments as of December, 2019.

Financial Criteria. In general, household income, after certain disregards, may not exceed the maximum federal benefit level. The first \$20 of

monthly income from any source is disregarded, along with an additional \$65 of earned income and half of any remaining earned income. In 2021, the maximum federal benefit is \$794 per month. Individual recipients may not have more than \$2,000 in countable assets, and married couples may not have more than \$3,000 in countable assets. Assets such as cash, bank accounts, and stocks are included, but a person's home, one vehicle, and life

Table 2: Demographic Information on SSI Participants, December, 2019

	U.S. Total	Wisconsin
Total Participants	8,076,867	118,630
Eligibility Category		
Disabled	85%	93%
Elderly	14	6
Blind	1	1
Gender		
Male	48%	50%
Female	52	50
Age		
Under 18	14%	17%
18-64	58	66
65 or Older	28	17
Living Arrangement*		
Own Household	-	71%
Another's Household	-	6
Non-medical Group Home	-	22

* National data unavailable matching this categorization.

insurance policies of no more than \$1,500 are excluded.

Some earned and unearned income and assets of the parents of a blind or disabled child are considered when determining the child's eligibility, as are income and assets of an eligible person's spouse if they live together. On the other hand, extra deductions are made for each ineligible adult and child in the household to account for their living expenses. For example, for a disabled child living with one sibling and two parents, the combined income of the parents is first reduced by excluding most income-maintenance payments, scholarships, foster care payments, housing assistance, and various other receipts. Then \$397 (using 2021 amounts) is deducted to provide for the ineligible child, the earned and unearned income deductions described above are taken, and finally \$1,191 (in 2021) is deducted to provide for the parents. Any remaining income is treated as ("deemed") unearned income of the child, so subtracted (along with any countable income of the child's own) from the federal maximum benefit amount to determine the child's payment. See appendix II for more detailed examples.

Eligibility for Other Programs. SSI benefits can be provided in addition to other SSA-administered benefits, such as social security retirement benefits and SSDI benefits.

All SSI recipients automatically qualify for health care coverage under the state's medical assistance (MA) program, commonly referred to as Medicaid. In addition, SSI recipients may qualify for health coverage under Medicare. For individuals who are dually-eligible for both programs, the Medicare program is the primary payer for acute medical services, and the Medicaid program pays any Medicare premiums or cost-sharing, and pays for other services not covered by Medicare, including many types of long-term care services.

SSI recipients are not eligible to participate in Wisconsin Works (W-2), although their spouses

may participate in W-2. Individuals may also qualify for other need-based programs, such as the federal supplemental nutrition assistance program, known as "FoodShare" in Wisconsin.

Benefits

Benefit Types. SSI recipients in Wisconsin may receive several types of payments:

- (a) federal benefit;
- (b) basic state supplement;
- (c) exceptional expense supplement (SSI-E); and
- (d) caretaker supplement.

Table 3 shows the payment level and fund source for each of these benefits in 2021. Appendix I shows the maximum federal and state benefit levels for individuals who live independently, for calendar years 2002 to 2021.

Table 3: Maximum Monthly Payment Levels, 2021*

Maximum Federal Payment (FED)	
<i>Living Independently</i>	
Individual	\$794.00
Couple	1,191.00
<i>Living in Another Person's Household</i>	
Individual	\$529.33
Couple	794.00
State Supplement (GPR)	
Individual	\$83.78
Couple	132.05
SSI-E (GPR)	
Individual	\$95.99
Couple	345.36
Caretaker Supplement (FED)	
One Child	\$250.00
Each Additional Child	150.00

*The benefit level for a couple applies if both individuals are SSI recipients.

Federal Benefit. In 2021, SSA provides a federal payment of up to \$794 per month to SSI recipients. The payment amount depends on individual income, with the payment amount decreasing as individual income increases. Individuals with no countable income receive the maximum payment amount.

The maximum benefit amount varies by living arrangement and marital status. If a recipient's spouse also receives SSI benefits, the couple receives a combined maximum benefit. The maximum allowable federal SSI benefit for a participant living in the household of another person is two-thirds of the benefit for individuals living independently.

The federal SSI benefit is adjusted annually to reflect cost-of-living adjustments (COLAs). The COLA reflects increases in the consumer price index for urban wage earners and clerical workers (CPI-W), as determined by the Bureau of Labor Statistics. If the CPI-W increases by less than 0.05 percent, or decreases by any amount compared to the third quarter of the year the last COLA was provided, the federal maximum benefit does not change. Otherwise, the maximum benefit increases by the same percentage as the CPI-W. The maximum federal benefit increased by 1.6% from 2019 to 2020, and by 1.3% from 2020 to 2021.

For individuals who enter an institution where the MA program pays for over half of the cost of care, such as a nursing home, the monthly federal SSI payment is reduced to \$30. This payment is considered a personal needs allowance for minor expenses, and the limitation begins in the first full month that an individual resides in the institution. However, if a physician certifies that a person's stay in an institution should not exceed 90 days and the person needs to maintain a home outside of the institution, the recipient continues to receive the full SSI benefit for up to three months.

Some children with disabilities receive medical treatment at home under MA state home care

plans. If the child previously received the \$30 personal needs allowance while in an institution, they may still receive the allowance regardless of the parent or caretaker's income or resources.

Basic State Supplement. All Wisconsin residents who qualify for federal SSI benefits also qualify for a basic state supplement, funded with state general purpose revenue (GPR). Unlike the federal benefit, the basic state supplement is a flat payment that does not change based on income or living situation. If an individual qualifies for a federal SSI payment of any amount, they qualify for the state basic supplement of \$83.78 per month. Married couples where both individuals qualify for SSI receive a monthly state supplement of \$132.05. A couple that includes one SSI-eligible individual and an ineligible individual receives a monthly state supplement of \$130.43.

Prior to 1996, individuals could receive the state supplement even if they received no federal payment, if their income was less than the combined amount of the federal and state benefits. Beginning in 1996, new applicants can only receive the state supplement if they qualify for a federal SSI benefit. However, individuals who received only the state supplement as of December 31, 1995, continue to receive the state supplement as long as they meet all other SSI eligibility requirements. In August, 2020, 2,854 "grandfathered" individuals received only the basic state supplement and no federal payment. These individuals may not necessarily receive the full state supplement amount, as their benefit equals the difference between their income and the combined state and federal benefit, subject to the \$83.78 limit.

The current monthly state supplement amount has not changed since 1994. Rather than setting the amount of the monthly state supplement payment in law or administrative rule, state statutes provide a process by which DHS can change the state supplement payment amount by submitting a request to the Department of Administration (DOA). DOA may then submit the request to the

Joint Committee on Finance, for consideration under a 14-day passive review process. Any changes made by the Committee are subject to approval by the Governor. If the Governor takes no action within 10 days of the Committee's action, the Committee's decision takes effect.

Exceptional Expense Supplement (SSI-E). Certain SSI recipients qualify for an additional state supplemental payment of \$95.99 per month for exceptional expenses, referred to as "SSI-E," in addition to the basic state supplement of \$83.78. The SSI-E amount for an eligible couple is \$345.36 per month. Like the basic state supplement, SSI-E is GPR-funded and does not change based on income.

An individual who lives in a home or apartment may qualify for SSI-E if:

(a) the SSI recipient requires at least 40 hours per month of supportive home care, respite care, daily living skills training, or community support program services. For children living with a parent or recipients living with a spouse, only services needed when the parent or spouse is away from home for employment count toward the 40-hour requirement. Additionally, for recipients living with a spouse, services needed because the spouse is physically or mentally unable to provide care count toward the 40-hour requirement;

(b) the SSI recipient lives in a foster or group home for children, or in an adult family or foster home, if their expenses exceed the combined federal benefit, state basic supplement and SSI-E benefit; or

(c) the SSI recipient lives in a community-based residential facility of 20 beds or fewer, adult family home, or a certified residential care apartment complex.

Caretaker Supplement. Certain SSI recipients with non-SSI eligible dependent children qualify for caretaker supplement payments of \$250 per

month for one dependent child, and \$150 per month for each additional dependent child. Federal temporary assistance for needy families (TANF) funding transferred to DHS from the state Department of Children and Families supports these supplemental payments.

In October, 2020, 5,360 SSI recipients received a caretaker supplement, on behalf of 10,312 dependent children. An SSI recipient may receive the caretaker supplement if all of the following apply: (a) if the child has two custodial parents, both receive state SSI benefits; (b) the custodial parent assigns to the state any right to support payments received from any other person; (c) the child would have met the eligibility requirements for Aid to Families with Dependent Children (AFDC) if that program still existed, including limits on the child's own income and assets; and (d) the child does not receive federal SSI benefits.

Table 4 provides the total GPR and TANF expenditure for the state supplement, SSI-E, and caretaker supplement payments from state fiscal year 2010-11 through 2019-20.

Table 4: Total SSI-Related Benefit Costs, FY 2010-11 through 2019-20 (\$ in Millions)

Fiscal Year	Expenditures			Change to Total
	GPR	TANF	Total	
2010-11	\$143.9	\$30.4	\$174.3	
2011-12	144.2	31.4	175.6	0.7%
2012-13	148.5	30.5	179.0	1.9
2013-14	150.9	30.5	181.4	1.3
2014-15	153.5	29.5	183.0	0.9
2015-16	156.2	27.3	183.5	0.3
2016-17	156.6	25.7	182.3	-0.7
2017-18	156.4	24.6	181.0	-0.7
2018-19	157.0	21.0	177.9	-1.7
2019-20	162.1	19.4	181.6	2.0

Federal "Pass-along" Requirement. When Congress implemented the COLA for federal SSI payments in 1974, some states responded by reducing state supplement payment levels by an amount equal to the federal increase.

Consequently, program beneficiaries may not have seen an increase in combined state and federal SSI payments. To prevent this and ensure that the COLA directly benefited program enrollees, Congress enacted the "pass-along" requirement in 1977, requiring that any state making supplemental payments maintain either the total annual expenditure level, or the benefit amount for each category of recipients.

Wisconsin currently meets the pass-along requirement by maintaining total annual expenditures, also known as maintenance-of-effort (MOE). Total supplemental payments for all recipients in a calendar year must meet or exceed the total expenditure in the preceding calendar year. The state could decrease the per-recipient payment level of \$83.78 and still comply with the pass-along requirements as long as total expenditures remain above the MOE level due to increased caseload.

Wisconsin currently funds all SSI benefits as caseload increases from a sum-sufficient GPR appropriation. As a result, the state's required MOE amount has grown steadily over time. Wisconsin's MOE amount for calendar year 2020 is \$157 million GPR, based on calendar year 2019 benefit expenditures. The MOE is expected to rise to \$160 million per year in the coming biennium because of retroactive payment corrections that increased expenditures made in calendar year 2020.

Benefit Calculation Examples. Appendix II provides eight examples of benefit determinations for adults and children in 2021. The examples show the monthly benefit calculations for people with different levels of earned and unearned income and family sizes. In these examples, the individuals do not receive SSI-E or caretaker supplement payments.

The federal SSI payment an adult receives equals the difference between the maximum benefit level and the individual's countable income (earned and unearned income, minus certain

exclusions). Earned income includes wages and net earnings from self-employment; unearned income includes social security, veterans compensation, worker's compensation, pensions, annuities, gifts, maintenance-in-kind such as food and shelter, and interest. The income of an ineligible spouse or custodial parent living with a recipient counts toward that individual's eligibility status and payment amount.

Eligible children living with their parents and eligible adults living with an ineligible partner must count some of their parents' or partner's income as their own. Examples E through H show examples of how parents' income is "deemed" to the child to determine the child's eligibility and benefit amount. Federal regulations (20 CFR 416.1165) detail what income is counted, excluded, and allocated to various family members.

SSI participants must apply for all other benefits for which they may qualify. Generally, cash benefits such as social security, veterans and worker's compensation benefits, and pensions are considered countable income. Need-based assistance funded with state revenue, however, is generally not considered countable income.

When determining countable income, \$20 of income from any source and \$65 of earned income is automatically excluded. Also, half of earned income is disregarded after all other exclusions are taken.

Work Incentives. Federal law includes a number of work incentive provisions for SSI participants:

- Section 1619(a) of the Social Security Act allows disabled and blind recipients working at or above the SGA level to continue to receive SSI benefits as long as the disabling condition does not improve. However, the cash benefit gradually decreases as earnings increase. In December, 2019, 276 Wisconsin SSI participants with average monthly earnings of \$1,467 benefited from this

provision.

- Section 1619(b) maintains an individual's eligibility for MA even if the individual no longer receives an SSI payment because of earned income. This provision applies to individuals who are blind or have a disabling condition, continue to meet all other eligibility requirements (except for earnings), need MA-funded services in order to work, and have insufficient earnings to purchase comparable health care benefits. In December, 2019, 2,766 Wisconsin SSI recipients, with average monthly earnings of \$1,495, benefited from this provision.

- The "plan for achieving self-support" (PASS) allows disabled recipients and blind recipients to set aside income and resources under a written plan to achieve a vocational goal. These funds do not count against the SSI financial limits for up to 48 months. A PASS may also help establish initial financial eligibility by reducing an individual's countable income or resources to a level below the SSI limits. As of December, 2019, few Wisconsin SSI participants have an active PASS.

- Federal law allows blind or disabled participants to disregard certain work expenses when determining SSI eligibility and benefit amount. Blind individuals may also disregard certain work expenses for items that do not relate to the person's condition. In December, 2019, 69 Wisconsin SSI recipients disregarded work expenses due to a disability, and 26 blind recipients disregarded work expenses.

- Students under the age of 22 are allowed to deduct \$1,930 of earned income monthly up to a yearly maximum of \$7,770, as of 2021. These

deductions receive an annual cost-of-living adjustment, and are taken before any other earned income deductions.

- Finally, the federal Ticket to Work program funds employment services and training for SSI recipients.

Administration

Local SSA offices process applications for SSI. The SSA contracts with the DHS Disability Determination Bureau to assess the disability status of SSI applicants. Wisconsin administers its own supplemental benefit payments, although states may choose to contract with the SSA to administer the state supplement.

DXC Technology is the MA fiscal agent contracted by DHS and administers the SSI state supplement. DXC distributes payments, responds to questions from recipients, and administers the claims system (known as Medicaid Management Information System, or MMIS). The share of these costs allocated to the SSI program in fiscal year 2019-20 was \$45,896.

County eligibility determinations for the caretaker supplement are made through the client assistance for re-employment and economic support (CARES) system, administered by DHS. Individuals receive one check that includes both the monthly SSI check and the caretaker supplement. In fiscal year 2020-21, \$692,100 in federal TANF funding is budgeted for administrative costs related to the caretaker supplement.

Additional Resources

Additional state and federal information on SSI is available through the following resources:

Department of Health Services

www.dhs.wisconsin.gov/ssi

Social Security Administration

www.ssa.gov/disabilityssi/ssi.html

SSI Administration Handbook

www.emhandbooks.wi.gov/ssi-admin

SSI-E Handbook

www.emhandbooks.wi.gov/ssi-e

Caretaker Supplement Handbook

www.emhandbooks.wisconsin.gov/cts/cts.htm

APPENDIX I

Maximum Monthly SSI Benefit for an Individual Living Independently

Calendar Year	Federal		State		Total	
	Amount	% Change	Amount	% Change	Amount	% Change
2002	\$545.00		\$83.78		\$628.78	
2003	552.00	1.3%	83.78	0.0%	635.78	1.1%
2004	564.00	2.2	83.78	0.0	647.78	1.9
2005	579.00	2.7	83.78	0.0	662.78	2.3
2006	603.00	4.1	83.78	0.0	686.78	3.6
2007	623.00	3.3	83.78	0.0	706.78	2.9
2008	637.00	2.2	83.78	0.0	720.78	2.0
2009	674.00	5.8	83.78	0.0	757.78	5.1
2010	674.00	0.0	83.78	0.0	757.78	0.0
2011	674.00	0.0	83.78	0.0	757.78	0.0
2012	698.00	3.6	83.78	0.0	781.78	3.2
2013	710.00	1.7	83.78	0.0	793.78	1.5
2014	721.00	1.5	83.78	0.0	804.78	1.4
2015	733.00	1.7	83.78	0.0	816.78	1.5
2016	733.00	0.0	83.78	0.0	816.78	0.0
2017	735.00	0.3	83.78	0.0	818.78	0.2
2018	750.00	2.0	83.78	0.0	833.78	1.8
2019	771.00	2.8	83.78	0.0	854.78	2.5
2020	783.00	1.6	83.78	0.0	866.78	1.4
2021	794.00	1.4	83.78	0.0	877.78	1.3

APPENDIX II

Examples of SSI Benefit Calculations Based on 2021 Maximum Payment Amounts

Adults (see following page for children):

Person A: No income
 Person B: \$400 earned income per month
 Person C: \$400 Social Security benefit per month
 Person D: \$400 Social Security benefit and \$400 earned income per month

	<u>Person A</u>	<u>Person B</u>	<u>Person C</u>	<u>Person D</u>
Step 1: Determine Countable Income				
<u>Unearned Income</u>				
Social Security Benefits Received	\$0.00	\$0.00	\$400.00	\$400.00
\$20 General Income Exclusion	<u>-20.00</u>	<u>-20.00</u>	<u>-20.00</u>	<u>-20.00</u>
Countable Unearned Income	\$0.00	\$0.00	\$380.00	\$380.00
<u>Earned Income</u>				
Wages (After all other Exclusions)	\$0.00	\$400.00	\$0.00	\$400.00
\$20 General Excl. (Remainder not Used Above)	-20.00	-20.00	0.00	0.00
\$65 Earned Income Exclusion	<u>-65.00</u>	<u>-65.00</u>	<u>-65.00</u>	<u>-65.00</u>
Earned Income Subtotal	\$0.00	\$315.00	\$0.00	\$335.00
Countable Earned Income (Half of Subtotal)	\$0.00	\$157.50	\$0.00	\$167.50
 Total Countable Income	 \$0.00	 \$157.50	 \$380.00	 \$547.50
Step 2: Determine Federal Monthly Benefit Based on Income				
Maximum Federal SSI Payment	\$794.00	\$794.00	\$794.00	\$794.00
Less Total Countable Income	<u>0.00</u>	<u>-157.50</u>	<u>-380.00</u>	<u>-547.50</u>
Monthly Federal Payment	\$794.00	\$636.50	\$414.00	\$246.50
Step 3: Add Monthly State Basic Supplement				
Flat Payment Amount	\$83.78	\$83.78	\$83.78	\$83.78
Total Monthly Payment	\$877.78	\$720.28	\$497.78	\$330.28

APPENDIX II (Continued)

Children:

	Blind/disabled child lives with:
Person E:	one parent, who receives \$500 in Wisconsin Works cash and Food Share benefits per month
Person F:	one parent, who earns \$2,000 per month
Person G:	two parents, one who earns \$2,000 per month and one who receives \$300 in unemployment benefits
Person H:	two parents and two siblings, with parents' combined wages of \$4,000 per month

	<u>Person E</u>	<u>Person F</u>	<u>Person G</u>	<u>Person H</u>
Step 1: Determine Parents' Income Subject to Deeming				
<u>Unearned Income</u>				
Total unearned income	\$500.00	\$0.00	\$300.00	\$0.00
Exclude most public assistance programs	<u>-500.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Unearned income subject to deeming	0.00	0.00	300.00	0.00
<u>Earned Income</u>	\$0.00	\$2,000	\$2,000	\$4,000
Step 2: Apply General Deductions to Unearned Income First, Then Apply Earned Income Deductions				
Allocations for siblings (\$397 each)	\$0.00	\$0.00	\$0.00	-\$794.00
\$20 General income exclusion	<u>-20.00</u>	<u>-20.00</u>	<u>-20.00</u>	<u>-20.00</u>
Total general deductions	-\$20.00	-\$20.00	-\$20.00	-\$814.00
<u>Unearned income less general deductions</u>	\$0.00	\$0.00	\$280.00	\$0.00
<u>Earned Income</u>				
Apply remaining general deductions	-\$20.00	-\$20.00	\$0.00	-\$814.00
\$65 earned income exclusion	<u>-65.00</u>	<u>-65.00</u>	<u>-65.00</u>	<u>-65.00</u>
Earned income subtotal	\$0.00	\$1,915.00	\$1,935.00	\$3,121.00
Countable earned income (half of subtotal)	\$0.00	\$957.50	\$967.50	\$1,560.50
Step 3: Make Allocation for Parent(s)				
Combined earned and unearned income	\$0.00	\$957.50	\$1,247.50	\$1,560.50
Allocation for parent(s)	<u>-794.00</u>	<u>-794.00</u>	<u>-1,191.00</u>	<u>-1,191.00</u>
Total income deemed to child	\$0.00	\$163.50	\$56.50	\$369.50
Step 4: Determine Federal Monthly Benefit Based on Income and Add State Supplement				
Maximum Federal SSI Payment	\$794.00	\$794.00	\$794.00	\$794.00
Less deemed income (excluding \$20)	<u>0.00</u>	<u>-143.50</u>	<u>-36.50</u>	<u>-349.50</u>
Monthly Federal Payment	\$794.00	\$650.50	\$757.50	\$444.50
Flat State Supplement Amount	\$83.78	\$83.78	\$83.78	\$83.78
Total Monthly Payment	\$877.78	\$734.28	\$841.28	\$528.28