



Summary of Disability Benefits

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There are many federal government benefit programs available to individuals with disabilities. Programs are often referred to by confusing acronyms (LIEAP, SNAP, QMB, to name just a few) and some programs are very different but sound similar (for instance, Medicare and Medicaid or SSI and SSDI). The following chart lists the most common federal government benefit programs with a brief description of the program benefits and eligibility requirements.

Keep in mind that this chart is only a summary. There are many Voice articles that discuss many of these programs in depth. There are also some state-by-state variations, so you should not rely on this chart as the only source of information regarding eligibility requirements for programs offered in your state. Some benefits are optional and may not be offered in your state or may be more or less generous than benefits offered in another state.

This chart can also be a helpful guide to attorneys who are settling a case for an individual who may be eligible for or receiving government disability benefits. It is important to know which benefits will be affected by receipt of a lump sum and which benefits will be affected by receipt of monthly income from an annuity payment (often referred to as a structured settlement). A few programs with an asset limit allow the recipient of benefits to shelter a lump sum in a specific type of trust to preserve eligibility.

There are two acronyms in the chart that need a brief explanation. SNT refers to a special needs trust, specifically a first party special needs trust or Medicaid payback trust. Again, there are many Voice articles that provide a detailed explanation of SNTs. The second acronym is FPG which refers to the federal poverty guidelines. Some states use the acronym FPL which stands for federal poverty level. Every year in January the Department of Health and Human Services (HHS) publishes income guidelines (<http://aspe.hhs.gov/poverty/14poverty.cfm>.) to determine whether a family or individual is considered to be living under the poverty level. Many state and federal benefit programs base eligibility on a specified percentage of the FPG. There are different FPG numbers for

Hawaii and Alaska; the chart just shows income limits for the other 48 states and District of Columbia.

This chart is intended to be a checklist or starting point to be sure important benefits are available to individuals with disabilities. Consulting with an attorney knowledgeable in the area of special needs trusts and disability benefits is the best way to ensure that all possible benefits are considered and eligibility for those benefits is protected.

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