



## Understanding the Stimulus Check Program

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Confused about those stimulus checks? Many questions have arisen with regard to the federal government's payments to individuals and households under the CARES Act (Coronavirus Aid, Relief and Economic Security Act). Here are details...

### Who is eligible?

- Individuals and married couples who have filed 2018 or 2019 income tax returns. Anyone claimed as a dependent on someone else's return is not eligible.
- Individuals whose income level exempted them from filing a tax return but who receive Supplemental Security Income (SSI), Social Security Retirement, Disability, Survivors or Childhood Disability (Disabled Adult Child) benefits, Railroad Retirement Board or VA benefits.
- All eligible individuals must possess a Social Security number.

### How large are the payments?

- \$1200 for individuals/\$2400 for married couples filing jointly, whose adjusted joint income is equal to or less than:
  - \$75,000 for individuals,
  - \$112,500 for head of household filers. and
  - \$150,000 for married couples filing joint returns.
- PLUS \$500 per dependent child under 17. The child must be related by blood, marriage, or adoption. There is no limit to the number of dependents who can qualify for the additional \$500 in one household. It does not matter whether or not the child was claimed as a dependent for tax purposes.

- Payments will be reduced for those whose adjusted gross income falls within the following ranges:
- - \$75,000 and \$99,000 if filing status was single or married filing separately,
  - \$112,500 and \$136,500 if filing status was head of household, or
  - \$150,000 and \$198,000 if filing status was married filing jointly.

### **How you will receive payment**

Taxpayers who filed 2018 or 2019 income tax returns and included direct deposit information on their returns will have their payments **automatically** deposited by the IRS.

Taxpayers who filed their 2018 or 2019 income tax returns and did not include direct deposit information on their returns will **automatically** receive a paper check to the address of record on the return. In addition, the IRS has implemented a “Get My Payment” Tool on its website (<https://www.irs.gov/coronavirus/economic-impact-payments>), which allows an individual to confirm their identity and provide direct deposit information in an effort to receive payments more rapidly. This site can also be used by any filer who had an income tax refund advanced and placed on a refund credit or debit card such as an H&R Block or TurboTax card.

Social Security and VA beneficiaries who were not required to file income tax returns will **automatically** receive their \$1200 stimulus payment in the same manner in which they receive payments through those other programs.

### **Special alert for benefit recipients who don’t file taxes and have dependents**

Individuals who didn’t file 2018 or 2019 taxes, and have children under 17, must submit additional information in order to receive their \$500-per-dependent-child payment along with the \$1200 individual payment. They must enter the following details for each child at [Non-Filers: Enter Payment Info Here tool](#) on IRS.gov:

- Full name
- Date of birth
- Social Security number
- Mailing address
- Bank account type, account number, routing number

Families that fail to do so will not receive dependent payments unless and until they file 2020 tax returns early next year.

The deadline for SSA/RRB (Railroad Retirement Board) beneficiaries to submit this information has passed. The deadline for other Social Security and VA benefit recipients is Tuesday, May 5.

### **Non-taxable and won't affect public benefits**

The stimulus payments are not taxable and will not have to be repaid. SSI and Medicaid will not count them as income for eligibility or spend down purposes in the month they are received, and will not count them as a resource for a 12- month period after receipt.

In order to get the benefit of the full 12- month disregard, benefit recipients (or their representative payees, agents or guardians) may wish to segregate these funds into a new account and not commingle them with other funds or assets. This could be especially important when an individual does not regularly spend his or her normal SSI payment and those funds accumulate over time.

We sometimes see this with clients who live in congregate residential settings and whose primary needs are met, who cannot express their preferences for use of discretionary funds, and who do not have family members or other advocates to make spending recommendations.

If this is a concern, these individuals (or their representative payees, agents or guardians) may wish to investigate the use of ABLE accounts or pooled supplemental needs trusts to allow the funds to be held for a period beyond the 12-month disregard, to be used at some future point in time when the need arises.

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