

SSA Benefits Information

EFFECTIVE JANUARY 1, 2024

Supplemental Security Income

	Individual	Couple
Federal Benefit Rate	\$943/month (2023: \$914)	\$1,415/month (2023: \$1,371)
Resource Limits	\$2,000 (no change)	\$3,000 (no change)

Substantial Gainful Activity

Non-Blind	Blind
\$1,550/month (2023: \$1,470)	\$2,590/month (2023: \$2,460)

Trial Work Period

Minimum earnings before a month will count as a trial work month for SSDI beneficiaries
\$1,110/month (2023: \$1,050)

Student Earned Income Exclusion

Monthly Limit	Annual Limit
\$2,290 (2023: \$2,220)	\$9,230/month (2023: \$8,950)

Social Security Credits

Earnings to Qualify for Credits	Credits needed for Disability Benefits
\$1,730/one quarter of coverage (QC) (i.e., "credit") (2023: \$1,640)	<ul style="list-style-type: none"> If you become disabled before age 24, you generally need 1½ years of work (six credits) in the three years before you became disabled. If you are 24 through 30, you generally need credits for half of the time between age 21 and the time you became disabled. If you are disabled at age 31 or older, you generally need at least 20 credits in the 10 years immediately before you became disabled.
Up to max of \$6,920/4 credits (2023: \$6,560)	

Medicare Costs

	Part A	Part B	Part D
Premium	\$278 or \$505 depending on work history. (2023: \$278 or \$506) Most people don't pay a premium because of Medicare-covered employment.	\$174.70/month (2023: \$164.90) if 2022 income was below \$103,000 (individual)/\$206,000 (joint)	Base premium (depending on plan) plus an Income Related Monthly Adjustment (IRMA) if 2022 annual income was above \$103,000 (individual)/\$206,000 (joint)
Deductible	Hospital inpatient: \$1,632 (2023: \$1,600) for each inpatient hospital benefit period before Original Medicare starts to pay.	\$240/year (2023: \$226) before Original Medicare starts to pay.	Varies by plan and pharmacy.

Medicare Savings Programs (2023)

	QMB Qualified Medicare Beneficiary	SLMB Specified Low-Income Medicare Beneficiary	QI Qualifying Individual	QDWI Qualified Disabled and Working Individual
Monthly Income Limit*	Individual: \$1,153 Couple: \$1,546	Individual: \$1,379 Couple: \$1,851	Individual: \$1,549 Couple: \$2,080	Individual: \$4,615 Couple: \$6,189
Resource Limit	Individual: \$8,400 Couple: \$12,600	Individual: \$8,400 Couple: \$12,600	Individual: \$8,400 Couple: \$12,600	Individual: \$4,000 Couple: \$6,000

* Income limits slightly higher in Alaska and Hawaii.

Continued Medicaid Eligibility (1619(b)) Thresholds (2023)

State	Threshold
Alabama	\$37,617
Alaska	\$85,727
Arizona	\$46,371
Arkansas	\$43,893
California	\$56,758
Colorado	\$52,519
Connecticut	\$54,502
Delaware	\$47,870
District of Columbia (DC)	\$56,523
Florida	\$37,379
Georgia	\$35,105
Hawaii	\$46,714
Idaho	\$45,688
Illinois	\$38,079
Indiana	\$41,201
Iowa	\$48,198
Kansas	\$38,975

State	Threshold
Kentucky	\$38,898
Louisiana	\$37,322
Maine	\$46,382
Maryland	\$48,604
Massachusetts	\$45,820
Michigan	\$42,027
Minnesota	\$68,071
Mississippi	\$37,431
Missouri	\$49,608
Montana	\$41,475
Nebraska	\$43,475
Nevada	\$41,281
New Hampshire	\$42,510
New Jersey	\$54,954
New Mexico	\$46,022
New York	\$52,286
North Carolina	\$42,053

State	Threshold
North Dakota	\$56,641
Ohio	\$41,830
Oklahoma	\$42,434
Oregon	\$41,630
Pennsylvania	\$49,565
Rhode Island	\$45,286
South Carolina	\$37,550
South Dakota	\$44,341
Tennessee	\$39,061
Texas	\$47,107
Utah	\$51,568
Vermont	\$47,138
Virginia	\$48,092
Washington	\$48,677
West Virginia	\$36,872
Wisconsin	\$45,785
Wyoming	\$47,427