

Name of Program	Benefit Earning Thresholds for VR Individuals Contemplating Self-Employment
<p>The following information is intended to provide general information guidelines to assist counseors in assessing customer eligibility and any earnings limitations as may arrise in the devlopement of Self-Employment projects. Actual questions regarding customer eligibility or limitations should be reviewed with a VR Benefits Coordinator or with a representative of the respective program. This information has been updated on 12-31-15.</p>	
<p><b>TITLE II BENEFITS:</b>  <u>SSDI</u> - Social Security Disability Insurance  <u>CDB</u> - Childhood Disability Benefit  <u>DWB</u> - Disabled Widow's Benefit (Based on a work record)</p>	<p>Consecutive phases of work incentive rules:            1) Trial Work Period (TWP) - allows unlimited earnings for at least 9 months            2) 36-month Extended Period of Eligibility (EPE) - Net Earnings from Self-Employment (NESE) over Substantial Gainful Activity (SGA) level (\$1,130/month in 2016; \$1,820/month for blind) causes suspension of payments after 3-month grace period; payments can restart when NESE drops below SGA.            3) NESE over SGA after the EPE ends causes SSDI termination; safety net of Expedited Reinstatement is available for 5 years. Medicare coverage continues for <u>at least</u> 93 months after end of TWP unless medical recovery occurs.  <i>*For specifics on your individual case, please seek guidance from a Representative at your local Social Security Office.</i>  <a href="http://www.nhwirc.org/Files/SSDI%20Eligibility%20Fact%20Sheet%20-%202013.pdf">http://www.nhwirc.org/Files/SSDI%20Eligibility%20Fact%20Sheet%20-%202013.pdf</a></p>
<p><u>SSI</u> - Supplemental Security Incom (Based on financial need)</p>	<p>The maximum Federal Benefit Rate (FBR) for 2016 is \$733 for an individual (\$1,100 for a couple). Other countable income (unearned or earned) reduces an SSI payment amount.            SSA averages annual NESE equally over the 12 calendar months to determine monthly income. An SSI payment will be reduced by a little less than ½ of NESE (other income exclusions may apply that lessen the impact).            Resource limit \$2,000 for an individual; \$3,000 for a couple in 2016 (some resource exclusions apply).  <i>*For specifics on your individual case, please seek guidance from a Representative at your local Social Security Office.</i>  <a href="http://www.nhwirc.org/Files/UseThese/2014%20Updated%20Pages/SSI%20Eligibility%20Fact%20Sheet%20for%20Adults_2014.pdf">http://www.nhwirc.org/Files/UseThese/2014%20Updated%20Pages/SSI%20Eligibility%20Fact%20Sheet%20for%20Adults_2014.pdf</a></p>
<p><b>STATE SUPPLEMENT PROGRAMS</b>  <b>Cash Benefit:</b>  <u>APTD</u> - Aid to Permanently &amp; Totally Disabled  <u>ANB</u> - Aid to Needy Blind  <u>OAA</u> - Old Age Assistance</p>	<p>Net income (includes earned and unearned income) must be below the state "Standard of Need" (SON) to receive cash benefits. 2016 SON for 1 person = \$747/month (married couple = \$1,101/month).            Apply the following Disregards and Deductions to net business profit:  <ul style="list-style-type: none"> <li>• \$13 Standard Disregard (\$20 for a couple)</li> <li>• Earned Income Disregard up to \$50 (APTD or OAA)</li> <li>• Earned Income Disregard of \$85 and ½ remaining earned income (ANB)</li> <li>• \$18 or actual employment expenses (APTD or OAA only)</li> </ul>           Countable Assets must be below \$1,500 for the assistance group.  <a href="http://www.dhhs.nh.gov/AAM_HTM/NEWAAM.HTM">http://www.dhhs.nh.gov/AAM_HTM/NEWAAM.HTM</a></p>
<p><b>STATE SUPPLEMENT PROGRAMS</b>  <b>Medical Assistance only</b></p>	<p>Same as above EXCEPT the Earned Income Disregard is:  <ul style="list-style-type: none"> <li>• APTD - the first \$65 of monthly earned income; approved Impairment Related Work Expenses (IRWE); and ½ the remaining earned income.</li> <li>• OAA - the first \$65 of monthly earned income and ½ the remainder.</li> <li>• ANB - the first \$85 of monthly earned income and ½ the remainder.</li> </ul></p>

<p><b>MEAD</b> - Medicaid for Employed Adults with Disabilities</p>	<p>Monthly net income limits of \$4,414 for an individual (\$5,974 for a couple) effective: 3/1/2015-2/28/2016.</p> <ul style="list-style-type: none"> <li>• Earned income disregard (for wages or net earnings from self-employment) of \$65.00 minus Impairment Related Work Expenses and 1/2 the remainder.</li> <li>• Adult Standard Disregard of \$13.00 for an individual (\$20.00 for a couple).</li> </ul> <p>Resource limit of \$27,592 for an individual (\$41,386 for a couple). One's own Retirement accounts (401K, IRA, etc.) are not counted as resources. Retirement accounts of a spouse are countable.</p> <p>Note: MEAD premiums are tiered to monthly net income levels, starting at \$1,459 in 2014-2015, but costs you pay for other health insurances will offset the MEAD premium owed. These amounts may be modified for 2016.</p> <p><a href="http://www.nhwirc.org/Files/UseThese/2014%20Updated%20Pages/MEAD%20Fact%20Sheet%20032014-02282015.pdf">http://www.nhwirc.org/Files/UseThese/2014%20Updated%20Pages/MEAD%20Fact%20Sheet%20032014-02282015.pdf</a></p> <p><b><u>Important Reminder</u></b>: If self-employment ends and you are seeking new employment, request a MEAD extension in writing.</p>
<p><b>NHHPP</b> - New Hampshire Health Protection Program</p>	<p>Income limits are based on IRS Modified Adjusted Gross Income (MAGI).</p> <p>Household size:</p> <ul style="list-style-type: none"> <li>1 = \$1,342 monthly; \$16,105 annual</li> <li>2 = \$1,809 monthly; \$21,707 annual</li> <li>3 = \$2,276 monthly; \$27,310 annual</li> <li>4 = \$2,743 monthly; \$32,913 annual</li> </ul> <p><b><u>Note</u></b>: There are no resource limits or disability requirements. Medicare Beneficiaries are not eligible.</p>
<p><b>New Hampshire Health Insurance Marketplace</b> (<a href="http://www.healthcare.gov">www.healthcare.gov</a>)</p>	<p>Households with yearly income 100%-400% of the Federal Poverty Limit (FPL) based on household size generally qualify for the Premium Tax Credit, and with incomes 100%-200% of FPL qualify for Cost Share reductions.</p> <p><b><u>Note</u></b>: If your estimated annual business profit changes during the year, make sure to report this income change to the Marketplace Call Center.</p>
<p><b>SNAP (Food Stamps):</b> Supplemental Nutrition Assistance Program</p>	<p>Any changes to income may affect a food stamp allotment. Generally speaking, for every \$100.00 of business earnings, you may lose up to \$30.00 in food stamps. You can use the Pre-Screening Tool on the website <a href="http://nheasy.nh.gov">http://nheasy.nh.gov</a> for an estimate of how your food stamps will change.</p> <p><a href="http://www.nhwirc.org/FAQs.aspx">http://www.nhwirc.org/FAQs.aspx</a></p>
<p><b>Public Housing or Section 8 Housing Choice Voucher</b></p>	<p>Income limits are developed by H.U.D. and vary by area, based on area median income. The Housing Authority in your area can provide you with the income limits for your family size. For example, the average limits for a single-person household in Manchester are: 1) Low Income (80%) = \$44,450; 2) Very low income (50%) = \$27,800; 3) Extremely Low Income (30%) = \$16,700.</p> <p>Earnings typically increase the amount you pay for rent and utilities by \$30 for every \$100 increase in income.</p> <p>The H.U.D. Earned Income Disregard (EID) may apply to disabled individuals with minimal earnings for the 12 months before starting new employment.</p> <p>If eligible for this work incentive the Housing Authority will:</p> <ul style="list-style-type: none"> <li>• disregard 100% of your new income due to earnings for 12 months (not necessarily consecutive)</li> <li>• disregard 50% of your new income due to earnings the 2nd 12 months.</li> </ul> <p>*This income disregard applies for a maximum lifetime period of 48 months from month of initial use.</p>