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## DDD Social Security Benefits

### Policy

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## Policy

These benefits are sometimes referred to as Retirement, Survivors, and Disability Insurance (RSDI) or Title II. Social security benefits are counted for all MA programs as unearned income. Ongoing benefits are paid monthly.

For back pay received as a lump sum see [MA604.D](#).

For treatment of overpayments taken from the gross benefit see [MA604.E](#).

### 1) Dual Entitlement

A person can be entitled to more than one benefit. This is called dual entitlement. When there is dual entitlement, the beneficiary receives the smaller benefit in full plus the difference between the larger and the smaller benefit. For example, a person may be entitled to payments both as a retired worker and as a spouse.

### 2) Annual Cost of Living Adjustment (COLA)

**This policy applies to ALTCS, MSP and SSI-MAO only.**

In years when there is a COLA increase, Social Security benefits are increased in January. The increase is not counted for ALTCS, SSI-MAO or MSP until the Federal Poverty Level changes are implemented, usually in April. The previous year's benefit amount is used for the month of January and ongoing until the month the FPL update put into effect.

**SEE <COLA DISREGARD KEYING> FOR INSTRUCTIONS.**

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## Definitions

Term	Definition
Social Security Benefits	Paid to aged and disabled people and surviving spouses and children, based on their own or a family member's work history and contributions to the Social Security system.
Social Security Disability	Payments to certain disabled workers under age 65 who are determined disabled by a DDSA determination.
Social Security Retirement	<p>A payment to a retired worker who has earned a minimum of 40 Social Security work credits (10 years of work). An individual may earn a maximum of 4 credits per year.</p> <p>A qualified worker may retire as early as age 62 and receive a reduced "early retirement" benefit.</p>
Social Security Survivors and Dependents Benefits	<p>Upon the death or disability of a qualified worker, certain family members including a surviving spouse, unmarried children or a dependent parent may be eligible for benefits.</p> <p>An unmarried disabled son or daughter of a qualified worker may be eligible to receive benefits as a disabled, adult child if the disability began prior to age 22. Payments may begin as early as age 18.</p>
Cost of Living Adjustment (COLA)	An increase intended to ensure that Social Security benefits are adjusted to account for inflation. The COLA amount, if any, is determined annually.

**Proof**

Income is first obtained through the Federal and State Data Services Hubs. If needed, other proof includes:

- Award letters from Social Security;
- Collateral contact to Social Security..

**Programs and Legal Authorities**

This requirement applies to the following programs:

Program	Legal Authorities
ALTCS SSI-MAO Medicare Savings Program	42 USC 1382a(a)(2)(B) 20 CFR 416.1121(a)
Adult Caretaker Relative Pregnant Woman Child KidsCare	26 USC 36B(d)(2)(B) 42 CFR 435.603 42 CFR 457.10, 300, 301 and 315

Effective Until 6/30/2014

