Avisery™

by AgeOptions

Supplemental Security Income and AABD Cash Benefits Webinar

July 29, 2026

Housekeeping

- Please **keep your microphones muted during the presentation**, but we'd love to hear your voice and see your face during questions.
- Questions via the Q&A box or during the live Q&A session at the end.
- Please use the chat feature for technical issues
- Please fill out our evaluation at the end!

Avisery by AgeOptions **trains professionals** on how to help consumers **navigate the complexities** of Medicare & Medicaid.

What Avisery Does

Offer **TRAININGS, WEBINARS,** and **EDUCATIONAL MATERIALS** to professionals who counsel consumers on health care access and coverage

Provide free **"Ask the Expert"** service to guide professionals in their work with consumers

ADVOCATE for administrative rule and legislative changes to enhance access and affordability

Avisery's LinkedIn Page

We have a LinkedIn Page! Follow us to…

- Keep updated on our trainings,
- Learn about our resources,
- Meet our amazing team, and
- Engage in Medicare and Medicaid in new and exciting ways!

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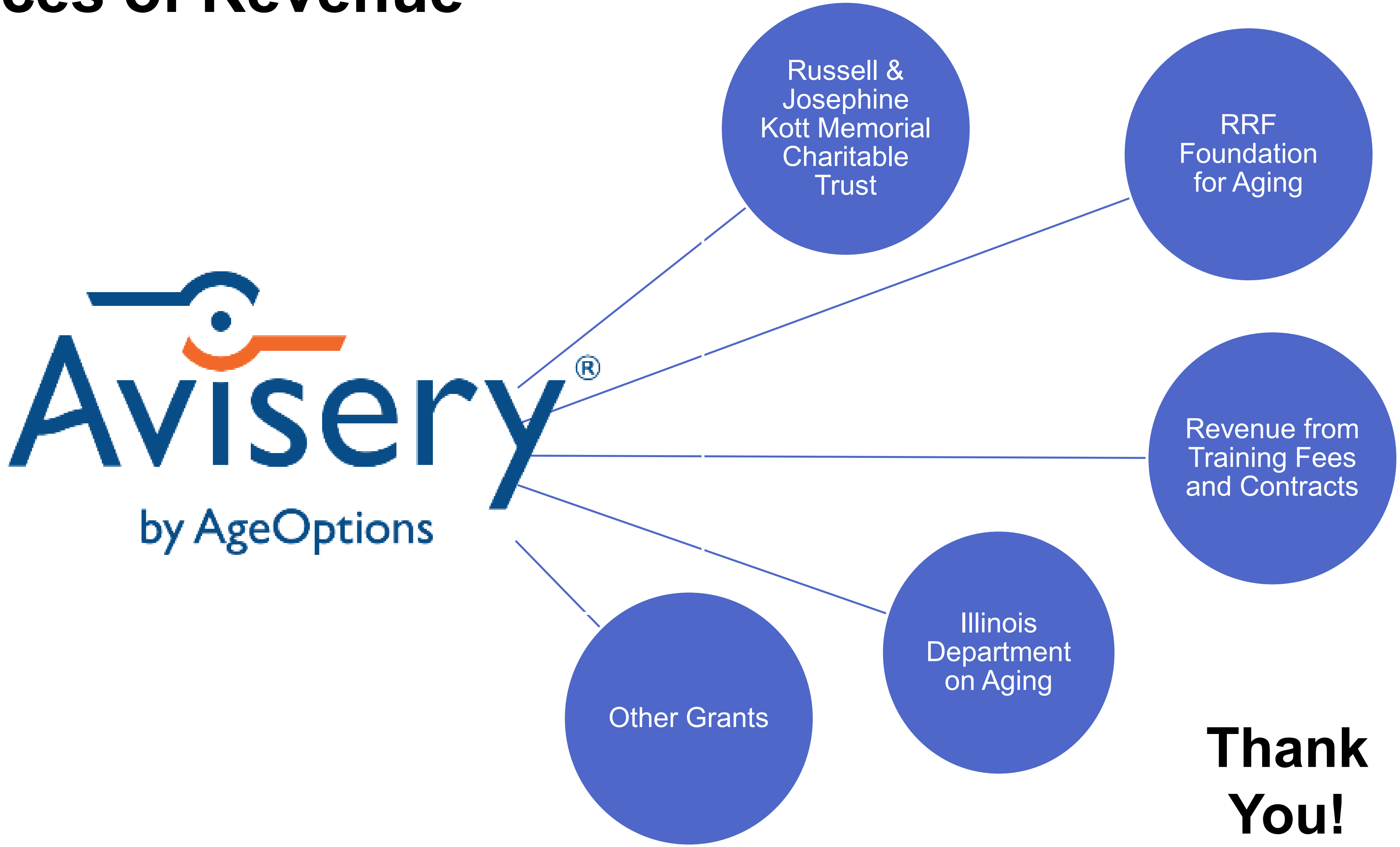
2026 Sources of Revenue



Thank You!

Today’s agenda: What we’ll cover

Avisery Intro

Trey Daley: SSI and AABD Cash Benefits

Q&A

Our Speaker

Trey Daly, Director, Public Benefits Practice Group, Legal Aid Chicago

Hugh F. "Trey" Daly III is the Director of the Public Benefits Practice Group. Trey came to Legal Aid Chicago in 2017 after 27 years in legal services in Cincinnati, Ohio and most recently as the Ohio State Director for Enroll America. Trey has represented clients on issues related to benefits such as SNAP, Medicaid and disability benefits from the Social Security Administration and Department of Veterans Affairs in hundreds of administrative hearings, state courts including the Ohio Supreme Court and Federal Courts including the U.S. Court for Veterans Appeals and D.C. Circuit Court of Appeals.

Thank you!

*Since 1974, **AgeOptions** has established a national reputation for meeting the needs, wants and expectations of older adults in suburban Cook County. We are recognized as a leader in developing and helping to deliver innovative community-based resources and options to the evolving, diverse communities we serve.*

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SSI and AABD Cash Benefits for Older Adults

TREY DALY
JULY 2026

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EQUAL JUSTICE STARTS HERE

Legal Aid Chicago is a private non profit that provides **free** civil legal services to people with limited income in Cook County, securing their rights to economic stability, affordable housing, personal safety, fair working conditions, and basic healthcare.

- Children & Families
- Consumer
- Public Benefits
- Criminal Records Relief
- Long-Term Care
- Immigrants & Workers' Rights
- Housing

AGENDA

- The SSI / AABD Cash Link
- SSI Eligibility and Application Process
- AABD Cash Eligibility and Application Process
- Deep in the AABD Cash Weeds
- Questions

TAKE AWAYS

AABD Cash is complicated but knowing a few key things can help you maximize cash income for elderly and people with disabilities

- Receiving SSA benefits and total income is less than the SSI max ($994 in 2026)? Look into (or just applying for – it's free!) SSI and/or AABD Cash
- With AABD Cash applications and redeterminations, send doctors notes if you have
  - special dietary needs or
  - conditions that limit your ability to climb stairs
- If AABD Cash is denied, it's often worth it to spend some time figuring out if that decision is correct (if the notice mostly denies TANF and you're getting SSI, it's wrong.)
- DHS will not automatically assess your eligibility for AABD Cash – you have to apply.
- And if you have changes that might increase your AABD Cash, it's a good idea to file a change report.
- When in doubt, consult with a legal aid attorney.

TAKE THE AABD CASH CHALLENGE

After this training, find 5 people who are likely eligible for AABD Cash but not enrolled, help them apply or refer them to Legal Aid Chicago.

5

WHAT IS AABD CASH?

Great question!

- **Most people (including some DHS staff) don't know either.**
- **Program is highly under-enrolled.**
  - People who qualify don't apply
    - They don't know about or understand the program
    - They abandon or withdraw applications because DHS staff or ABE tells them that the program has wo requirements
    - They withdraw applications because DHS staff tell them that they don't qualify
  - Applications aren't properly processed
  - Applications are erroneously denied
    - Notices are complicated and often do not have enough information for people to assess whether the c correct

Based on our experience, those who need the benefits the most are the likely to have benefits erroneously denied, or miscalculated

WHAT IS AABD CASH?

- Authorized by federal law – Optional State Supplement
- Targeted to people receiving SSI or not eligible for SSI because of other income
- Recognizes that cost of living varies across country / within states while the SSI Federal Benefit Rate is the same everywhere = $994 in 2026

SOCIAL SECURITY BENEFITS

Supplemental Security Income (SSI)

Title XVI

Minimum Income for Disabled, Blind, Aged (65+)

Welfare Program = Income and Resource Eligibility

Not Insured or Low Wage Record

Retirement, Survivor and Disability Insurance (RSDI)

Title II

Insurance Benefits for Insured, and Family Members

Disabled, Retired, Deceased

SSI FINANCIAL ELIGIBILITY

- Resources <$2000
  - *Exempt resources include homestead, car, $1500 in burial funds, ABLE Accounts, PASS Plans*
- Countable Income <$994 (individual) $1491 (couple)
  - *Exempt Income include $20 any income, $65 earned income and half remainder, AABD Cash, Impairment Related Work Expenses*
  - *Deeming of income from ineligible parents / spouse*

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WHO IS DISABLED?

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WHO IS BLIND

Statutorily Blind = central visual acuity of 20/200 or less in the better eye with the use of correcting lens. An eye which has a limitation in the field of vision so that the widest diameter of the visual field subtends an angle no greater than 20 degrees is considered to have a central visual acuity of 20/200 or less.

WHO IS AGED

65 years old+

HOW DO YOU APPLY FOR SSI

- Phone: 1-800-772-1213 (or TTY-1-800-325-0778 if deaf or hard of hearing) and making an appointment to apply for SSI.
- In Person: with appointment
- Online for SSI Disability @ https://www.ssa.gov/apply/ssi
- My SSA Accounts (check application status)

SOCIAL SECURITY ADMINISTRATION ☐ TEL

Form Approved
OMB No. 0960-0229

APPLICATION FOR SUPPLEMENTAL SECURITY INCOME (SSI)

Note: Social Security Administration staff or others who help people apply for SSI will fill out this form for you.

Do Not Write in This Space
DATE STAMP

I am/We are applying for Supplemental Security Income and any federally administered state supplementation under Title XVI of the Social Security Act, for benefits under the other programs administered by the Social Security Administration, and where applicable, for medical assistance under Title XIX of the Social Security Act.

Filing Date (month, day, year)

☐ **Receipt** ☐ **Protective**

☐ **FS-SSA/APP** ☐ **FS-REFERRED**

Preferred Language
Written: **Spoken:**

TYPE OF CLAIM ☐ Individual ☐ Individual with Ineligible Spouse ☐ Couple ☐ Child ☐ Child with Parents

PART I--BASIC ELIGIBILITY-- Answer the questions below beginning with the first moment of the filing date month.

1. (a) First Name, Middle Initial, Last Name | Sex ☐ Male ☐ Female | Birthdate (month, day, year) | Social Security Number

(b) Did you ever use any other names (including maiden name) or any other Social Security Numbers? ☐ YES Go to (c) ☐ NO Go to (d)

(c) Other Name(s) | Other Social Security Number(s) used

(d) If you are also filing for Social Security Benefits, go to #2; otherwise complete the following:

https://www.ssa.gov/forms/ssa8000-bk.pdf

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WHAT IS AABD CASH?

- Monthly state-funded cash benefit
- Issued on a LINK card or direct deposited into a bank account*
- Can be used for most purposes
- No work requirements; No “clock” like in TANF
- Benefits for those eligible range from $1/month – hundreds of dollars/month; average is: $147 / 2/26

How does AABD cash impact eligibility for other benefits?		
Income not counted	**Counts as Income**	**It’s Complicated**
• Social Security benefits – including SSI and Disability • Medicaid • Medicare Savings Program	• SNAP	• TANF

PM 2201-02: Upon request, the customer can choose to have all cash benefits, except child care and replacement checks, deposited directly into a checking or savings account in a bank, savings and loan or credit union

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WHAT IS AABD CASH?

AABD Cash can be particularly helpful for people receiving SSA benefits whose total income is less than the maximum SSI amount ($994 in 2026)

Overpayments

- AABD Cash might help, also:
  - Appeal the overpayment (if SSA is wrong)
  - Request a Waiver (waives overpayment even if recipient was overpaid)
  - Overpayment repayment plan (doesn't change overpayment but can spread payments out to reduce monthly deduction.)

Non-SSI income less than the SSI maximum + $20

- AABD Cash will only help if SSI application denied because over-income, also:
  - Apply for SSI
  - If ineligible for SSI because of assets, consider financial planning to reduce countable assets

SSI reduced because someone else is paying for shelter & food

- AABD Cash might help, also:
  - SSI recipient can start paying some money for rent. Best to have a written contract to prove they are a boarder and report that expense to SSA

SSA miscalculations, mischaracterizations

- AABD Cash might help, also:
  - Appeal SSA decisions. I recommend consulting someone with expertise in SSA rules for these situations.

SSA reduced because of child support or other federal debt

- AABD Cash might help, also:
  - Consult expert regarding underlying debt

ELIGIBILITY

- US Citizen or eligible immigrant
- Illinois resident
- Persons in certain kinds of institutional care are ineligible PM 103
- Must be
  - elderly (over 65) or
  - Blind (under SSA rules) or
  - Disabled (under SSA rules)

ELIGIBILITY

Unlike other DHS programs, there is no income limit. Instead, income is compared to “allowances to determine” both program eligibility and monthly benefit.

- Categorically eligible?
- Maximized other income
- Asset eligible?
- Financially eligible?

* The financial eligibility determination process will calculate the monthly eligibility amount.

1. CATEGORICAL ELIGIBILITY

Applicant must meet the SSA's definition of aged, blind, or disabl
AND one of the following:

Receiving SSI	"Over-Income" for SSI	Ineligible for SSI when a period of eligibility based on refugee/asylee status expired

PM 11-01-00: Categories of eligibility for AABD Cash
PM 01-02-03: Clients must apply for and receive any other financial benefits that they may qualify for.

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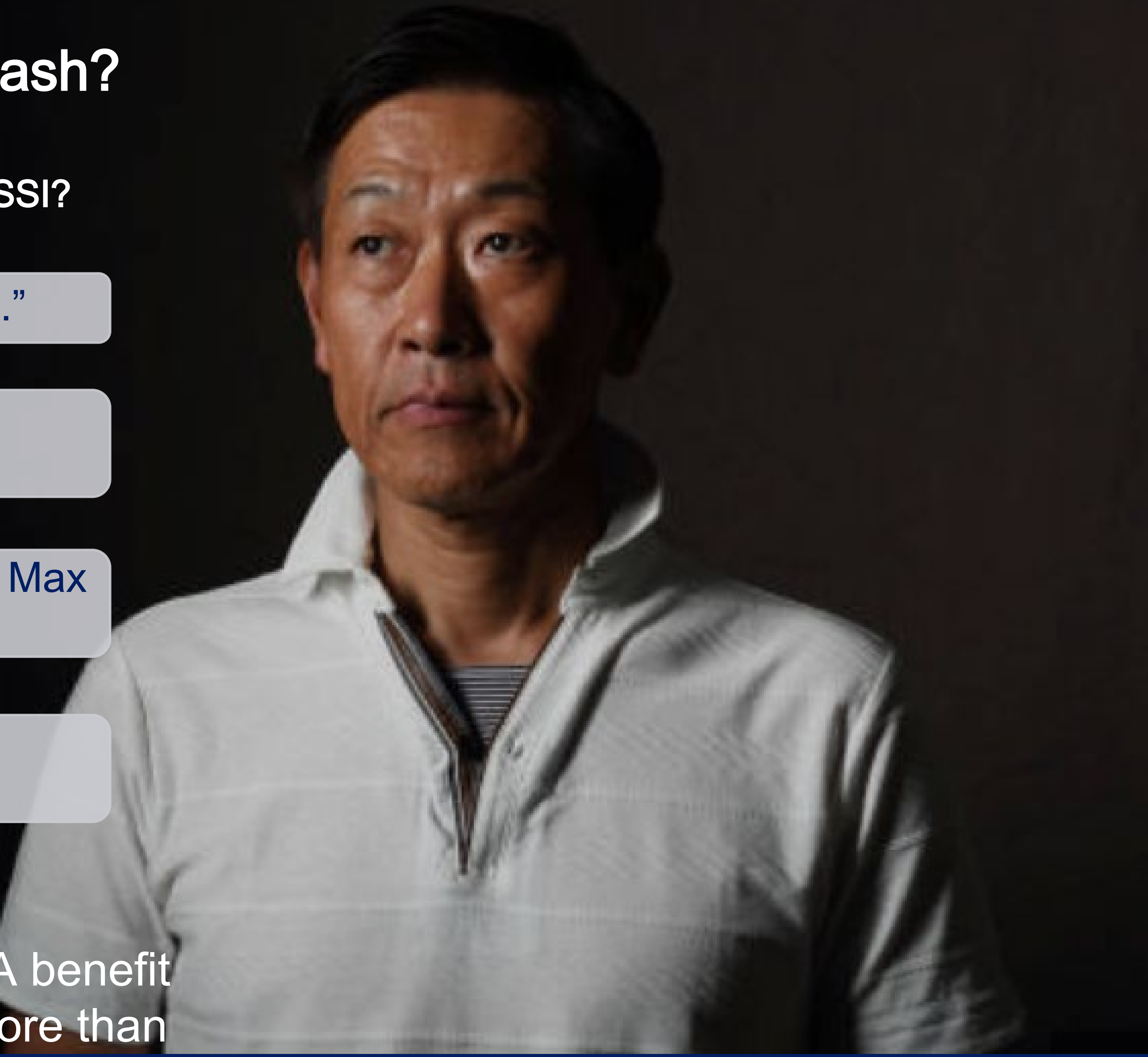
Is Ben Categorically eligible for AABD Cash?

Is Ben receiving or over-income (both otherwise eligible) for SSI?

When does SSA pay you?	“Not sure. I get paid twice.”
Do you have Medicare? How old are you?	• “Yes. I’m 65 years old.”
How much are you paid?	• $1014/month (Note SSI Max for 2026 is $994)
What does SSA award letter say?	• “I can’t find one.”



Yes - Ben is categorically eligible!

You can tell he is receiving SSI + another SSA benefit because he’s paid twice/month and gets $20 more than the SSI maximum.

Is Julia Categorically eligible for AABD Cash?

Is Julia receiving or over-income (both otherwise eligible) for SSI?

When does SSA pay you?	"I don't know."
Do you have Medicare? How old are you?	• "No. I don't think so. I'm 64 years old."
How much are you paid?	• $505/month (Note SSI Max for 2026 is $994)
What does SSA award letter say?	• "Retirement, Survivors, and Disability Insurance"

You think, "Unfortunately, no. Julia needs to apply for SSI and receive a decision before you might qualify for SSI."

But, WAIT!!!

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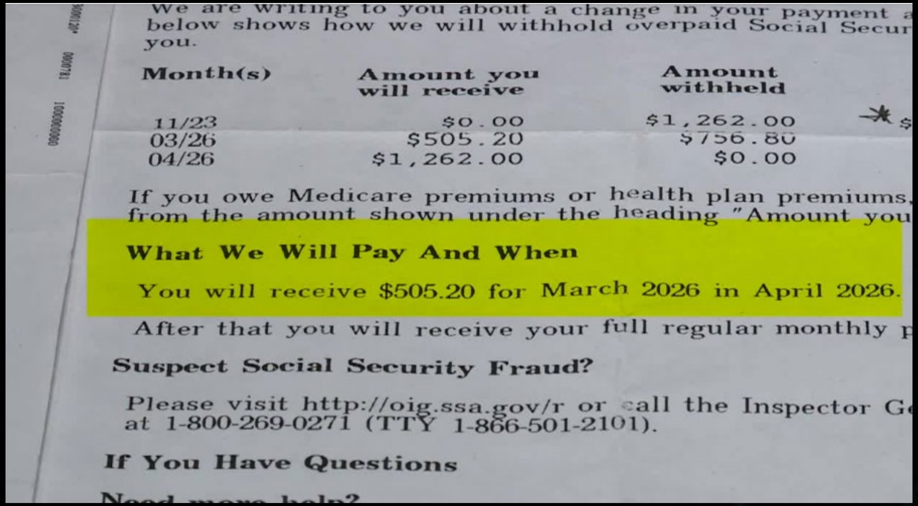
Is Julia Categorically eligible for AABD Cash?

Is Julie receiving or over-income (but otherwise eligible) for SSI?

You take another look at Julia's SSA award letter and you notice this (let's pretend the dates make sense):



We are writing to you about a change in your payment a
below shows how we will withhold overpaid Social Secur
you.

Month(s)	Amount you will receive	Amount withheld
11/23	$0.00	$1,262.00
03/26	$505.20	$756.80
04/26	$1,262.00	$0.00

If you owe Medicare premiums or health plan premiums.
from the amount shown under the heading "Amount you

What We Will Pay And When

You will receive $505.20 for March 2026 in April 2026.

After that you will receive your full regular monthly p

Suspect Social Security Fraud?

Please visit http://oig.ssa.gov/r or call the Inspector Ge
at 1-800-269-0271 (TTY 1-866-501-2101).

If You Have Questions

You determine that Julie has an overpayment. Julie states she is getting benefits based on disability*. So, she is categorically eligible!

* Remember: SSA also gives benefits to certain survivors, regardless of their own disability status. To qualify for AABD Cash, a person must be "aged, blind, or disabled."

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2 - MAXIMIZED OTHER INCOME?

4 steps to determine eligibility:

Do not forget these steps, esp. if the client is not receiving SSI.

Categorically eligible?

Maximized other income

Asset eligible?

Financially eligible?

Applicants must “avail themselves of all potential income”, so if no SSI and income is under SSI max, were they denied SSI (e.g. SSA letter showing overpayment and/or child support deductions).*

PM 01-02-03 (exception for VA Aid and Attendance.)

*DHS Policy indicates that it will treat SSA income higher than SSA max +$20 as income to avoid clients from the administrative burden of applying for a program they are obviously ineligible for; but we’re not confident this is enforceable on appeal.

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3 – ASSET ELIGIBLE?

4 steps to determine eligibility:

Do not forget these steps, esp. if the client is not receiving SSI.

- Categorically eligible?
- Maximized other income
- Asset eligible?
- Financially eligible?

Only includes "countable" assets of the person applying and anyone living with that person who is legally responsible for taking care of that person. There are many asset exemptions.

Countable Asset limit:	1 Person$2,000
	2 People $3,000

4 – FINANCIALLY ELIGIBLE?

4 steps to determine eligibility:

Do not forget these steps, esp. if the client is not receiving SSI.

Categorically eligible? → Maximized other income → Asset eligible? → Financially eligible?

- Budgeting is the method by which non-exempt income is compared to the AABD Cash Standard (“Allowances”) to determine the amount of the monthly assistance payment for the assistance unit.
- If monthly assistance payment < $1, then ineligible for AABD Cash benefits.

4 – FINANCIALLY ELIGIBLE?

Start with SSI Grant Adjustment = $816.90 in 2026

Fun fact
Amounts budgeted are set allowances, not actual expenses. Most allowances have not been updated since the 1980s!

- Food
- Clothing
- Housing Supplies
- Laundry
- Personal Essentials
- Phone
- Rent/Mortgage
- Utilities

Some allowances prorated for shared households

AABD Cash Standard
- Countable Income
Monthly assistance payment

NOTE:
Under state law, people who are street homeless, or not paying rent, are unlikely to qualify for AABD Cash unless:

- their income is lower than the SSI maximum or
- they have non-SSI income and a dependent child or spouse.

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4 – FINANCIALLY ELIGIBLE?

Budgeting is the method by which non-exempt income is compared to the AABD Cash Standard ("Allowances") to determine the amount of the monthly assistance payment for the assistance unit.

If monthly assistance payment < $1, then ineligible for AABD Cash benefits.

AABD Cash Standard

- Countable Income

Monthly assistance payment

Unearned income

+ Earned income
minus generous disregards for work-related expenses

+ Income deemed to applicant
if they live with a spouse or parent who has large enough income

- Exempt Income
e.g. income used to pay court-ordered child support, or Social Security overpayments

- Income diverted from applicant
if they live with a spouse or minor child who has little or no income

- Deductions

Countable Income

4 – FINANCIALLY ELIGIBLE?

Some special rules for allowances that can have a big impact:

Restaurant Meals

- **$102.63 food allowance** (**$63.95** net increase for individual in separate household without a prescribed diet)
- **Need to prove/submit:**
  - Has no facilities for preparing food OR
  - Is unable to cook and has no one who will prepare their meals.
  - No specific forms to submit

Appears as a separate allowance in the notice

Therapeutic Diet

- Up to **$17.82 food allowance** in addition to the standard food allowance
- **Need to prove/submit:**
  - Doctor's note for prescribed the diet and/or signed Request for Therapeutic Diet Allowance (Form 146)

Included in food allowance in the notice

Excess Shelter Allowance

- Additional allowance on top of the standard shelter allowance equal to the difference between actual rent paid and the standard shelter allowance.
- Medical condition that limits ability to use stairs
- Lives someplace where stairs not required
- No place without stairs for less than $97)

Appears as a separate allowance in the notice

PM 11-01-01-a: Restaurant Meals & Therapeutic Diet Allowances
PM 11-01-02-b: Excess Shelter Allowances; Ill. Admin. Code tit. 89, §113.308

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4 – FINANCIALLY ELIGIBLE?

Some special rules for allowances that can have a big impact:

Telephone

- The cost of the basic minimum plan (cellular or land line) as verified by the telephone company
- **Need to prove/submit:**
  - Phone bill
  - IES limits category to $40
  - Additional amount entered as Transportation, Lunches, Special Fees.
  - No specific forms to submit

Appears as a separate allowance in the notice

Utilities In Rent

- Up to **$35.70 allowance**
- **Need to prove/submit:**
  - No proof required

Included in food allowance in the notice

PM 11-01-01-a: Restaurant Meals & Therapeutic Diet Allowances
PM 11-01-02-b: Excess Shelter Allowances; Ill. Admin. Code tit. 89, §113.308

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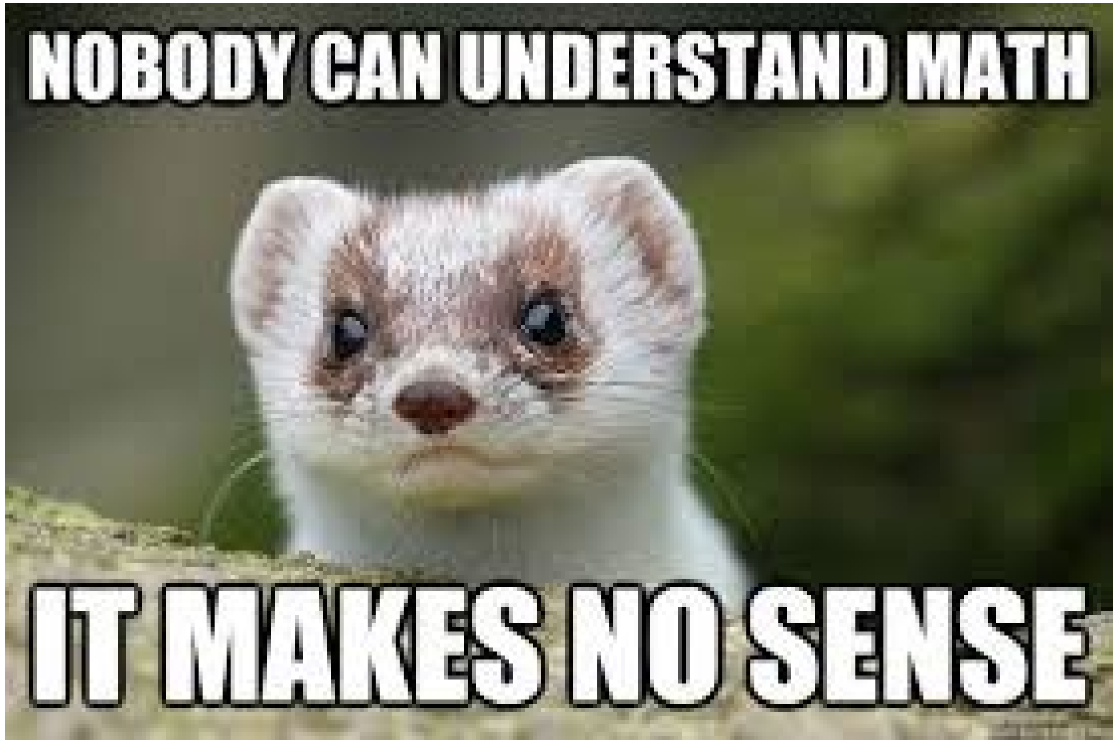
REVIEWING THE NOTICE

AABD Cash Benefits Computation		**Jan 11, 2023**	**Feb 01, 2023**	**Mar 01, 2023**
Your Income Standard Includes:				
Allowances				
Food	+	$38.68	$38.68	$38.68
Water	+	$3.80	$3.80	$3.80
Clothing	+	$8.77	$8.77	$8.77
Household Supplies	+	$2.56	$2.56	$2.56
Laundry	+	$3.18	$3.18	$3.18
Personal Essentials	+	$12.42	$12.42	$12.42
Phone	+	$40.00	$40.00	$40.00
Rent	+	$97.00	$97.00	$97.00
Electricity	+	$5.55	$5.55	$5.55
Allowance for the SSI Cost of Living Increases	+	$735.90	$735.90	$735.90
Total Monthly AABD Allowance	=	$947.86	$947.86	$947.86
Other Allowances				
Income diverted to meet needs of dependent child or spouse	+	$0.00	$947.86	$947.86
Special work expenses for the disabled	+	$0.00	$20.00	$20.00
Income exemption	+	$0.00	$25.00	$25.00
Earned income disregard	+	$0.00	$20.00	$20.00
TOTAL Income Standard	=	$0	$0	$0



SUPERDUPER WEEDY AABD CASH IDEAS

- Problem 1: People have trouble accessing health care or experience financial burden because of AABD Medicaid spenddown.

- Problem 2: People are ineligible for QI because they are meeting spenddown with DOA services

- Problem 3: People are ineligible to have DHS pay Medicare Part B premiums because countable income above QI limit (currently $1794)

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SUPERDUPER NEEDY AABD CASH IDEAS

RELEVANT POLICY

- "A person who qualifies for cash benefits is automatically eligible for medical benefits." PM 01-02-10. (this is presumably without spenddown)
- "If an AABD cash client's nonexempt income is greater than their needs under the AABD Cash Standard, the client is eligible for an AABD zero grant case if the person:
  - *is eligible for SMIB [Medicare Part B], and is not receiving SSI, and their excess income is equal to or less than the SMIB premium [$202 in 2026]." PM 01-02-03.*
- "Clients are eligible for medical assistance as a zero grant cash assistance." WAG 11-02-03.
- "The following persons are eligible for SMIB Buy-in: AABD Cash and AABD zero grant clients;." PM 22-07-02-a.

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SUPERDUPER NEEDY AABD CASH IDEAS

- SOLUTIONS - Use AABD Cash / AABD Cash Zero Grant to qualify for Medicaid with no spenddown and for SMIB Buy-In.

- Solution 1: SSDI recipient receives $1455 in SSDI so has a $100 spenddown as countable income is $1430 and AABD Medicaid limit is $1330. If client's AABD Cash need exceeds $1430, she is eligible for AABD Cash and automatically eligible for Medicaid. If her need exceeds $1228 ($1430 countable income - Medicare Part B premium ($202) = $1228), she is eligible for AABD Cash Zero Grant and automatically eligible for Medicaid.

SUPERDUPER WEEDY AABD CASH IDEAS

- Solution 2: SS Retirement recipient receives $1700 so has a $345 spenddown ($1675 countable income - $1330 AABD Medicaid income limit = $345) and is income eligible for QI-1. He starts receiving DOA home health services with sufficient value to meet spenddown each month. Pursuant to revised PM 14-06-01, he will no longer be eligible for QI1 because he is in spenddown met status. However, if his AABD Cash need exceeds $1675, he is eligible for AABD Cash or if his AABD Cash need exceeds $1473 he is eligible for AABD Cash Zero Grant and he is eligible for SMIB Buy-in which pays Part B premiums and is a separate benefit from QI-1

SUPERDUPER NEEDY AABD CASH IDEAS

- Solution 3: SS Retirement recipient receives $1850 so has a spenddown ($1825 countable income - $1330 AABD Medicaid income limit = $495) and is over the $1794 QI income limit. If her AABD Cash need exceeds $1825, she is eligible for AABD Cash and eligible for SMIB Buy-In. If her AABD Cash need exceeds $1623, she is eligible for AABD Cash Zero Grant and eligible for SMIB Buy-In

FAILURE TO EVALUATE

305 ILCS 5/11-4) (from Ch. 23, par. 11-4)
Sec. 11-4. Applications; assistance in making applications. An initial application for public assistance shall be deemed an application for all such benefits to which any person may be entitled except to the extent that the applicant expressly declines in writing to apply for particular benefits.

TAKE AWAYS

AABD Cash is complicated but knowing a few key things can help you maximize cash income for elderly and people with disabilities

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- When in doubt, consult with a legal aid attorney.

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QUESTIONS?

Trey Daly

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TAKE THE AABD CASH CHALLENGE

5