

Guide to Reading the State Summaries

This guide explains the program features detailed in the summaries for the 50 states and the District of Columbia. Three of the major state assistance programs are:

- State supplementation (mandatory and optional) of federal SSI payments,
- State assistance for special needs, and
- Medicaid.

To facilitate comparisons across states, a separate section includes three tables that summarize the number of persons receiving optional state supplementation, selected features of state supplementation, and selected features of medical programs affecting SSI recipients and the needy. The states that provided information for 2004 are listed on page 2. The state summaries contain information on the program features discussed below.

State Supplementation

Mandatory Minimum Supplementation

The states provide mandatory minimum supplementation only to recipients who were converted to the Supplemental Security Income (SSI) program from the former state assistance programs when the SSI program began. Mandatory minimum state supplementary payments are required by Public Law 93-66 to maintain the December 1973 payment levels that these recipients received under the former state assistance programs. States are required to provide this supplementation to maintain their eligibility for Title XIX (Medicaid) federal matching funds. The governmental unit responsible for administering these payments may be either a state or local agency or the Social Security Administration.

Optional State Supplementation

Some states provide optional monthly supplements to help persons meet needs not fully covered by federal SSI payments. The state determines whether it will make a payment, to whom, and in what amount. These supplements, paid on a regular monthly basis, are intended to cover such items as food, shelter, clothing, utilities, and other daily and special necessities determined by the individual states. Some states provide optional supplementary payments to all

persons eligible for SSI benefits. Others may limit payments to certain SSI recipients such as the blind or residents of domiciliary care facilities, or they may extend payments to persons who are ineligible for SSI because their income is too high.

Administration. The governmental unit responsible for administering these payments may be a state or local agency or the Social Security Administration (SSA). Under state administration, the state must absorb both program benefits and administrative costs. Under federal administration, the state must reimburse SSA for the cost of the program benefits and, as of October 1, 2003, must pay \$9.06 in administrative costs for each benefit paid. As of October 1, 2003, the rate was adjusted for inflation as calculated by the change in the consumer price index (CPI) between June 2002 and June 2003, rounded to the nearest whole cent. The Commissioner may select a different rate for a state, taking into account the complexity of administering the state's supplementary payment program.

Effective date. The date when the state instituted or revised its optional supplementation program.

Statutory basis for payment. The state law(s) authorizing the supplementary payments.

Funding. The source of funds for supplementary payments and administrative costs. In states requiring financial participation from local governments, the portions contributed by the state and the locality are indicated.

Passalong method. To maintain eligibility for Medicaid reimbursement, any state making supplementary payments after June 30, 1977, must continue making payments and must pass along the cost-of-living increase to the federal benefit rate (FBR).

Two methods are available to ensure that cost-of-living increases are passed on to the recipients: the payment levels method and the total expenditure method.

Under the payment levels method, the state's supplemental payment for any of the living arrangement categories cannot be below their adjusted March 1983 levels. The adjusted level is the state's March 1983 payment level minus the portion of the July 1983 increase in the FBR that was not attributable to the increase in the cost of living (that portion was

\$10.30 per individual and \$15.40 per couple); the essential person increment may be reduced by \$5.50.

Under the total expenditure method, state expenditures for supplementary payments in the current calendar year must at least equal expenditures in the preceding calendar year. If expenditures fall short in the current year, the state must increase expenditures in the next calendar year by an amount at least equal to the shortfall.

Place of application. The office(s) accepting applications for supplementary payments.

Scope of coverage. The categories of persons the state has elected to supplement. States with state-administered programs establish their own eligibility conditions and payment categories. States with federally administered programs must adhere to SSI eligibility criteria in all aspects but are allowed to establish additional income exclusions and payment categories.

Resource limitations. The resource limitations and exclusions for federally administered state supplementation are the same as for federal SSI payments: countable resources must be worth \$2,000 or less for an individual, or \$3,000 or less for a couple. Countable resources are properties, real or personal, that count toward the resource limits. Recognizing that not everything an individual owns is available for his or her support and maintenance, the law provides for excluding certain resources in determining eligibility for SSI. Excluded resources include (but are not limited to):

- The house an individual lives in;
- A car, if it is equipped for use by a disabled person, if it is needed to conduct daily activities or to go to work or to obtain regular medical treatment, or if it is under a certain value;
- Life insurance policies with a total face value of \$1,500 or less per person;
- Burial plots or spaces for the individual or his or her immediate family;
- A burial fund of up to \$1,500 each for the individual's and his or her spouse's burial expenses; and
- Property essential to self-support, including property used in a trade or business or on the job if the individual works for someone else.

States with state-administered supplementation can establish their own resource limitations and exclusions for optional state supplementary payments.

Income exclusions. An exclusion is the amount of a recipient's income that is not counted against the state supplementary payment.

In general, an SSI recipient's income from sources other than SSI is counted against the SSI payment amount. Some income, however, is excluded from being counted. The federal program excludes \$20 per month of earned or unearned income; in addition, \$65 per month of earned income plus one-half of the remaining earnings is excluded. Some types of income are entirely excluded, such as certain home energy and support and maintenance assistance, food stamps, most federally funded housing assistance, state assistance based on need, one-third of child support

States that Provided Information for 2004

Alabama	Kansas	North Carolina
Alaska	Kentucky	Ohio
Arizona	Louisiana	Oklahoma
Arkansas	Maine	Oregon
California	Maryland	Pennsylvania
Colorado	Massachusetts	Rhode Island
Connecticut	Michigan	South Carolina
Delaware	Minnesota	South Dakota
District of Columbia	Mississippi	Tennessee
Florida	Missouri	Texas
Georgia	Montana	Utah
Hawaii	Nebraska	Vermont
Idaho	Nevada	Virginia
Illinois	New Hampshire	Washington
Indiana	New Jersey	Wisconsin
Iowa	New York	Wyoming

payments, and income received infrequently or irregularly.

States that elect federal administration must exclude at least the amounts excluded by the federal program and may exclude more. Countable income is deducted first from the federal payment. Any income that remains to be counted after the federal payment is reduced to zero is deducted from the state supplementary payment.

States with state-administered programs can establish their own income exclusions of any amount and type. In most states, the supplementary payment is added to the federal amount, and countable income is deducted first from the federal payment, as in states with federal administration. In a few states, however, the supplement takes the form of a state-guaranteed income amount that exceeds the federal benefit.

Recoveries, liens, and assignments. Provisions of state supplementation plans governing recovery of assistance payments and assumption of a recipient's property by the agency. As a condition of providing assistance, a state may require that a lien be placed on a recipient's property. Such a requirement does not affect a person's eligibility or payment status for federal SSI benefits or federally administered state supplementary payments.

Financial responsibility of relatives. State supplementation provisions that govern the responsibility of relatives for providing economic support and returning overpayments.

Interim assistance reimbursement (IAR). The Social Security Administration may reimburse a state that has provided basic needs assistance to an individual during the period in which either the person's application for SSI was pending or his or her

SSI benefits were suspended or terminated. The individual's retroactive SSI payment is sent to the state as reimbursement if:

- The state has an agreement with SSA to participate in the IAR program;
- The individual has given SSA written authorization to have his or her retroactive payment sent to the state as reimbursement; and
- The individual is found eligible for SSI payments or has had his or her benefits reinstated for the same period of suspension or termination.

Payment levels. Both the maximum state supplementary payments and the combined maximum federal and state payments that can be awarded to recipients without countable income are presented according to the state-designated living arrangements. Unless otherwise stated, payment levels apply equally to aged, blind, and disabled recipients. The federal benefit rates that are included in the combined payment levels became effective January 2004 and are given in the table below.

In states where the SSI payments are federally administered, each living arrangement is described according to the following federal living arrangements. The state may also have other living arrangements. States that administer the SSI payment have the option to supplement and determine their own definitions of living arrangements.

Federal Code A. Includes eligible persons who:

- Live in their own household whether or not they are receiving in-kind support and maintenance;
- Live in a foster or family care situation;
- Have no permanent living arrangement (for example, a transient);

Federal benefit rates, January 2004 (in dollars)

Living arrangements	Individual	Couple	Essential person ^a
Living independently	564.00	846.00	282.00
Living in the household of another ^b	376.00	564.00	188.00
Living in a Medicaid facility ^c	30.00	60.00	...

NOTE: ... = not applicable.

- a. This represents the additional amount included in a recipient's check to cover the needs of a household member who provides essential care and services to the recipient and whose needs were previously taken into account in determining the recipient's assistance payment under a state plan approved under titles I, X, XIV, or XVI of the Social Security Act.
- b. If the recipient lives in another person's household for a full calendar month and receives both food and shelter from that person, the federal benefit rate (amounts for living independently) is reduced by one-third.
- c. Includes eligible persons who live in a public or private medical institution throughout a month and Medicaid is paying more than 50 percent of the cost of their care. It also includes eligible children under age 18 who live in a public or private medical institution throughout a month and Medicaid, or a combination of Medicaid and private insurance, is paying more than 50 percent of the cost of care.

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- Live in an institution (except inmates of public institutions) for all or part of a month provided that Medicaid does not pay more than 50 percent of the cost of their care; or
 - Live alone with a child, spouse, or persons whose income may be deemed to the eligible person.

It also includes eligible persons for whom Codes B, C, and D do not apply.

Federal Code B. Includes eligible persons who:

- Live in a household other than their own throughout a month with at least one other person who is not their child, their spouse, or an ineligible person whose income is deemed to them; and
- Receive food and shelter from within that household.

The Code A payment standard is reduced by one-third for people in federal Code B living arrangements.

Federal Code C. Includes eligible children under age 18 who live in the same household as their parents (that is, deeming applies). The payment standard is the same as in Code A.

Federal Code D. Includes eligible persons who live in a public or private medical institution throughout a month and Medicaid is paying more than 50 percent of the cost of their care. It also includes eligible children under age 18 who live in a public or private medical institution throughout a month and Medicaid, or a combination of Medicaid and private insurance, is paying more than 50 percent of the cost of care.

State Assistance for Special Needs

This assistance is for emergency or special conditions not covered by monthly SSI or optional state supplementary payments. Disaster benefits, burial expenses, additional subsidies for institutional care, and moving expenses are included in this category.

Administration. The governmental unit responsible for administering these payments is indicated.

Special needs circumstances. The special needs circumstances (recurring and nonrecurring) for which assistance can be approved are defined. Where available, eligibility requirements and payment limitations are described.

Medicaid

All states have federally assisted medical assistance (Medicaid) programs.

Eligibility

States may grant Medicaid eligibility to all SSI recipients or apply state guidelines in determining eligibility.

Either the SSI program guidelines or the state guidelines may be used to determine eligibility. State guidelines may not be more restrictive than the state's January 1972 medical assistance standards. The governmental unit responsible for determining eligibility is indicated.

Medically Needy Program

The presence or absence of a medically needy program for SSI-related populations is indicated. Statute permits states to choose either no medically needy program, a restricted program, Temporary Assistance for Needy Families (TANF), or a program for the TANF-related and one or more of the SSI-related categories (that is, aged, blind, or disabled). States determine eligibility for this program.

Unpaid Medical Expenses

Under Medicaid statute, a state must pay unpaid medical expenses incurred for service covered under its Medicaid state plan for up to 3 months before an individual is found eligible for SSI, if the individual would have been eligible had he or she applied then. The entry indicates whether SSA has a contractual agreement with the state to inquire about the unpaid medical expenses of SSI claimants.

Summary Tables

Summary Table 1.

Number of persons receiving optional state supplementation, by state and eligibility category, January 2004

State	Total	Aged	Blind	Disabled	
				Adult	Children
Alabama ^a	508	187	8	313	b
Alaska ^a	14,622	5,000	83	9,539	c
Arizona	792	d	d	d	d
Arkansas ^e	...	...	...	...	...
California	1,144,960	339,500	19,650	661,720	124,090
Colorado ^f	34,982	20,420	27	13,782	^g 753
Connecticut	17,664	5,292	103	12,269	b
Delaware	797	50	0	717	^h 30
District of Columbia	1,690	200	20	1,390	^h 80
Florida ^a	15,246	6,441	7	8,798	b
Georgia ^e	...	...	...	...	...
Hawaii	2,390	610	20	1,710	50
Idaho	11,699	2,070	26	8,768	835
Illinois	31,549	7,002	^g 130	24,417	b
Indiana ^a	3,355	1,011	19	2,325	c
Iowa	5,770	d	d	d	d
Kansas ^e	...	...	...	...	...
Kentucky ^a	4,619	1,823	24	2,772	b
Louisiana	4,866	1,496	57	3,313	b
Maine	35,065	6,958	4	28,103	b
Maryland	3,031	d	d	d	d
Massachusetts	168,042	44,648	4,019	96,875	22,500
Michigan	ⁱ 16,800	d	d	d	d
Minnesota	27,704	6,508	139	21,054	3
Mississippi ^e	...	...	...	...	...
Missouri	6,984	1,159	866	4,959	c
Montana	909	27	12	811	59
Nebraska	ⁱ 5,418	1,098	64	4,256	0
Nevada	8,140	7,360	490	160	130
New Hampshire	7,107	1,361	237	5,509	b
New Jersey	147,463	32,983	909	87,073	26,498
New Mexico ^f	199	d	d	d	c
New York	597,160	129,640	2,370	377,470	87,680
North Carolina	23,641	12,473	0	11,168	c
North Dakota ^f	465	439	0	26	c
Ohio	2,303	d	d	d	d
Oklahoma	74,354	19,670	487	49,792	4,405
Oregon	22,624	3,117	^g 515	18,992	c
Pennsylvania	300,007	32,974	1,955	200,518	64,560
Rhode Island	28,880	4,330	170	19,440	4,940
South Carolina	2,993	1,405	^g 10	1,578	c
South Dakota	3,684	d	d	d	d
Tennessee ^e	...	...	...	...	...
Texas	10,611	2,901	138	7,572	c
Utah	1,590	380	10	990	210

(Continued)

**Summary Table 1.
Continued**

State	Total	Aged	Blind	Disabled	
				Adult	Children
Vermont	12,890	1,070	140	9,570	2,110
Virginia ⁱ	6,705	2,908	18	3,739	c
Washington	29,367	22,801	729	5,837	0
West Virginia ^e	...	...	...	...	...
Wisconsin	94,296	10,366	986	62,560	20,384
Wyoming	2,691	d	d	d	d

SOURCE: December 2003 10 percent sample files of the Supplemental Security Income Record and individual state databases.

NOTE: ... = not applicable.

- a. Includes certain grandfathered non-SSI recipients who meet state eligibility criteria.
- b. A separate count for children is not available.
- c. Children under 18 years old are not eligible for supplemental payments.
- d. Data by eligibility category are not available.
- e. State does not provide optional supplementation.
- f. Data shown are for 2002.
- g. Includes blind children.
- h. Children's benefits received under the Child Welfare Program.
- i. Data shown are for 2001.

Summary Table 2.
Selected features of state supplementation, by state, January 2004

State	Administration of—				Method of passalong		Participation in IAR program
	Mandatory minimum supplementation		Optional state supplementation		Payment levels	Total expenditure	
	Federal	State	Federal	State			
Alabama				X	X		
Alaska		X		X		X	X
Arizona		X		X	X		X
Arkansas	X				X		
California	X		X		X		X
Colorado		X		X		X	X
Connecticut				X	X		X
Delaware	X		X		X		
District of Columbia	X		X			X	X
Florida				X	X		X
Georgia	X				X		X
Hawaii	X		X			X	X
Idaho		X		X	X		
Illinois		X		X	X		X
Indiana				X	X		X
Iowa	X		X	X	X		X
Kansas	X				X		X
Kentucky				X	X		X
Louisiana	X			X	X		
Maine		X		X	X		X
Maryland	X			X	X		X
Massachusetts	X		X		X		X
Michigan	X		X	X	X		X
Minnesota				X	X		X
Mississippi	X				X		
Missouri		X		X	X		X
Montana	X		X		X		X
Nebraska		X		X		X	X
Nevada			X		X		X
New Hampshire		X		X	X		X
New Jersey	X		X		X		X
New Mexico		X		X	X		X
New York	X		X	X	X		X
North Carolina		X		X	X		X
North Dakota				X	X		
Ohio	X			X	X		X
Oklahoma		X		X		X	
Oregon		X		X		X	X
Pennsylvania	X		X		X		X
Rhode Island			X		X		X
South Carolina				X	X		
South Dakota	X			X	X		
Tennessee	X				X		X
Texas				X	X		
Utah			X		X		X
Vermont			X	X	X		X
Virginia				X	X		X
Washington				X		X	X
West Virginia		X					
Wisconsin		X		X		X	X
Wyoming		X		X	X		

NOTE: IAR = Interim Assistance Reimbursement.

Summary Table 3.

Selected features of medical programs affecting SSI recipients and the needy, by state, January 2004

State	Medicaid eligibility				Medically needy program	SSA obtains information on unpaid medical expenses
	Criteria		Determined by			
	Federal	State	Federal	State		
Alabama	X		X			
Alaska	X			X		
Arizona	X		X		X	X
Arkansas	X		X		X	X
California	X		X		X	
Colorado	X		X			X
Connecticut	X	X		X	X	
Delaware	X		X			X
District of Columbia	X		X		X	X
Florida	X		X		X	
Georgia	X		X		X	
Hawaii		X		X	X	
Idaho	X			X		
Illinois		X		X	X	
Indiana		X		X		
Iowa	X		X		X	X
Kansas	X			X	X	
Kentucky	X		X		X	X
Louisiana	X		X		X	X
Maine	X		X		X	X
Maryland	X		X		X	X
Massachusetts	X		X		X	X
Michigan	X		X		X	
Minnesota		X		a	X	
Mississippi	X		X	X		
Missouri		X		X		
Montana	X		X		X	
Nebraska	X			X	X	
Nevada	X			X		
New Hampshire		X		X	X	
New Jersey	X		X		X	X
New Mexico	X		X			
New York	X		X		X	
North Carolina	X		X		X	
North Dakota		X		X	X	
Ohio		X		X		
Oklahoma		X		X	X	
Oregon	X			X		
Pennsylvania	X		X		X	X
Rhode Island	X		X		X	X
South Carolina	X		X			
South Dakota	X		X			X
Tennessee	X		X		X	X
Texas	X		X		X	X
Utah	X			X	X	
Vermont	X		X		X	
Virginia		X		X	X	
Washington	X		X		X	X
West Virginia	X		X		X	X
Wisconsin	X	X	X		X	
Wyoming	X		X			X

a. Determined by local county offices of the state Welfare and Human Services Agencies.