



Overpayment, Reporting, Medi-Cal/Medicare, & Housing Frequently Asked Questions (FAQs)

1) When should I report to SSA when I go to work? And why?

As soon as you start working, you should report your earnings to SSA. You should report new income or changes in your income as soon as it happens but no later than within the first ten (10) days of the following month. SSA uses your earnings to determine your benefits—whether you qualify for benefits and how much you should receive as cash benefits each month. When you start earning more than \$85 a month, your cash payments will start to decrease until you reach the BEP—the point at which you would no longer be receiving any cash benefits. If you do not report your earnings and you make at least \$85 in a month you would likely receive more than you should receive because SSA did not know how much your cash benefit should have been reduced. This becomes an overpayment, which needs to be repaid.

2) What is an overpayment?

An overpayment is the amount of money SSA determines you received over and above the amount to which you should have received. When you are working, your cash benefits are reduced or ended depending on how much you are earning and how long you have been working. The more you earn, the less cash benefits you get. Overpayments need to be repaid and SSA will collect this amount from you.

3) How do I report to SSA?

You can report your income to SSA any of the following ways:

Call their Toll-free number at 1-800-772-1213

For the deaf or hearing-impaired, call TTY 1-800-325-0778

Visit your local SSA Office

The following is a link to a PDF regarding SSI Income Reporting guidelines.

[https://www.ssa.gov/ssi/documents/SSI%20Reporting%201-13-11\(Final\).pdf](https://www.ssa.gov/ssi/documents/SSI%20Reporting%201-13-11(Final).pdf)

4) When must I report to SSA?

You should report to SSA when:

- You start working and when you start working more or less hours
- You stop working
- You change your address or marital status



- You are eligible for other benefits or payments
- You have changes in your living arrangements
- You have changes in resources including your spouse's resources, if you are married and living together

5) What happens if I forget to report any of these changes to SSA?

If you forget to report, you will likely end up with an overpayment. Any overpayment you receive will need to be repaid. This would be taken from your future benefits if you are still eligible or you would need to pay from your own resources.

6) If I have a payee, how do I report to SSA when I start working?

Your payee must report to SSA for you.

The payee is usually a family member or relative or payee can be anyone the recipient requests. Sometimes a payee is assigned by court order.

To become a payee, please place a request to the Social Security Administration.

Refer to <https://www.ssa.gov/payee/index.htm> for more information.

7) If I have an overpayment, do I have any option to pay?

If you are receiving SSDI, SSA will withhold the full amount of your benefit each month until they receive the full amount you received in overpayment, unless you ask SSA to withhold less money each month and SSA approves your request.

If you are receiving SSI, generally SSA will withhold 10% of the maximum federal benefit rate each month. If you cannot afford it, you may ask that less be taken from your benefit. Alternatively, you may ask to pay back the overpayment at a rate greater than 10%.

8) What happens if I am receiving SSI and SSDI and have an overpayment?

It depends on the overpayment on SSI or SSDI and it will apply accordingly.

If you are no longer receiving SSI and have an overpayment on SSI, but you do receive SSDI, you can pay up to 10% of your monthly SSDI withheld. (Yes, your SSDI cash benefits can be used to repay SSI overpayment.)

9) What happens if I am no longer receiving any benefits but they say I received an overpayment in the past?

You still have to repay your overpayment. You can make a payment directly to SSA. Otherwise, SSA can recover the overpayment from your federal income tax refund or from your wages if you are working.



10) What if I don't agree that I received an overpayment?

If you do not agree that you have been overpaid, or if you believe the amount is incorrect, you can appeal by filing form SSA-561 with SSA. You can get the form online or by calling SSA or visiting your local SSA Office.

11) Am I going to lose my Medi-Cal or Medicare when I am working?

You are not. According to 1619(b) law your Medi-Cal will continue if:

- You still need Medi-Cal even through you are losing your cash benefit due to making too much money, or
- If you are making less than Maximum State Threshold (MST) which is \$37,706 per year

For Medicare if you are making less than SGA level (\$1,260/month), Medicare and cash benefit continues.

However, if you are making more than SGA level, your Medicare still continues. Medicare Part A is free but Part B costs you \$144.60/month.

12) What happens if I have both Medi-Cal (Medicaid) & Medicare and I am working?

When you receive Medi-Cal & Medicare (this is called being Dual Eligible or Medi/Medi) and working, as long as your earned income is below \$37,706/year you still be able to keep Medi-Cal. Your Medicare will not be affected at all.

13) What happens if I am losing Medi-Cal because I am making more than Maximum State Threshold?

When you are making more than Maximum State Threshold (\$37,706/year), you will lose your Medi-Cal. However, you are able to buy California Working Disabled (CWD) Medi-Cal Program. It is also called the 250% Program.

14) What is the difference between Medi-Cal and Medicare?

Medi-Cal is income-based health insurance that is either for people having low income or receiving SSI.

Medicare is for people who are either receiving SSDI or are over 65 years old.

15) If I have Medi-Cal and Medicare, which one will be the primary and which would be secondary?

Medicare is always considered the primary and Medi-Cal will be the secondary. If you have another private insurance besides Medi-Cal & Medicare, your private insurance will be the primary.



16) Does everyone who has Medi-Cal have the same coverage?

No. Medi-Cal has two types of coverage. Full scope coverage and Partial scope coverage.

17) What is the difference between the two types of Medi-Cal coverage?

Full scope coverage will cover the following:

- Medi-Cal (inpatient, outpatient, medications)
- In-home services
- Medi-Cal equipment & transportation
- Dental & vision

Partial scope coverage will cover the following:

- Medi-Cal (inpatient, outpatient, medications)
- Dental & vision

18) How can I know if I have Full scope or Partial scope coverage?

You can call local your Social Service Agency (SSA) or your Medi-Cal worker to ask.

19) Who administers the Medicare and Medi-Cal programs? Who would I contact if I have questions for concerns?

Medicare is handled by the Social Security Administration (SSA).

Medi-Cal is handled by the Social Service Agency (SSA).

The acronyms are the same for both of these agencies. It is important to know which one you want to contact for these health insurance programs.

20) I am receiving housing benefits and SSI. If I go to work, is it going to affect my housing?

Housing, or Section 8, is also based on income level. Depending on your earned income, your monthly renting contribution may be changed.

21) I am receiving SSI/SSDI. Can I apply for housing, General Relief (GR), or CalFresh/food stamps?

You can apply to whatever program you believe you need, but each of these programs has their own qualifications based on your financial need or status.

22) Are there any other housing assistance programs available in addition to Section 8?



Yes, there are. One of those is called Senior Housing and it is for people who are 55 or older and who have limited income. You can check for local senior housing programs in the city in which you live.

Plan to Achieve Self Support PASS <https://www.ssa.gov/disabilityresearch/wi/passelements.htm>

Call BHTS at (714) 667- 5600 to obtain information on available trainings and useful resources such as individualized consultations.

References:

SSA Disability Benefits (SSI and SSDI) <https://www.ssa.gov/benefits/disability/>

SSA Ticket to Work program: <https://www.ssa.gov/work/> <https://choosework.ssa.gov/mycall/>

Disclaimer: The answers provided to these FAQs are meant to provide general guidance. They are not intended to be legal advice. SSA makes the final determination on all matters related to SSI and SSDI.