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Prairie Grove Insurance Agency Owner

Carrie specializes in retirement insurance, working closely with individuals and families to help them understand Medicare with a strong focus on education.

What we are going to cover today:

- SSI, SSDI, Medicaid, Medicare
- Transition to adulthood
- Qualifications
- What to do if Denied
- Where / how to apply

Why This Matters



- These programs help families pay for care and services
- They provide health coverage and long-term supports
- Eligibility and benefits change over time
- Understanding the system helps avoid gaps, delays, and stress

Big Picture Overview

Many people use more than one

SSI

Income - Federal program (Needs-based)

- 65 or older
- Legally blind
- Individuals with disabilities

SSDI

Income - Federal program (Work-based)

- Work history matters

Medicaid/Medicare

Healthcare

- Medicaid is needs based health insurance
- Medicare -65+ or For people under 65 who receive SSDI

What is SSI (Supplemental Security Income)?

- This is needs based (low income/assets)
- No work history required
- Generally comes with Medicaid, no separate application needed
- If under 18, they take into account parents' income / assets because of this, many don't qualify

How Does a Child Qualify for SSI?

- Legally Blind
- Disability -physical or mental impairment causing marked and severe functional limitations
- Condition must be expected to last at least 12 month or considered to be terminal
- Limited household income/ resources
- SSA will consider part of parents income and assets if they live with the child

Adult Qualification SSI

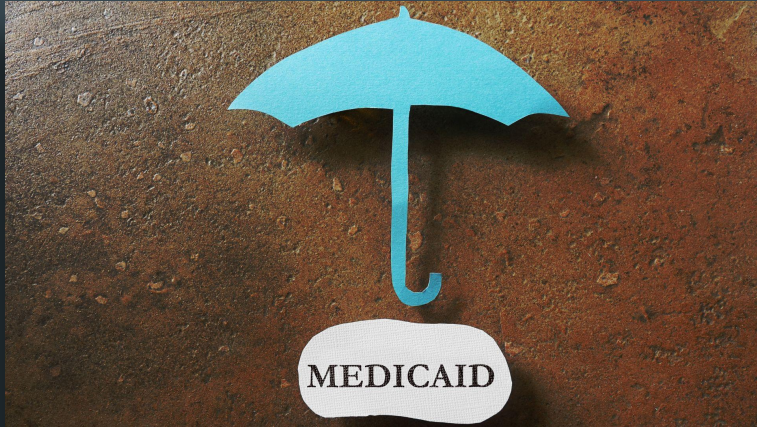
- Legally Blind
- Disability -physical or mental condition that prevents working (unable to earn over \$1,690/ month
- Condition must be expected to last at least 12 month or considered to be terminal
- Limited household income/ resources - less than \$2,000 in assets (\$3,000 couple)

SSI For Adults

- Limited income & resources
- Disability that prevents work
- No work history required
- Programs - IRIS

SSI for Children

- Looks at Family income / assets
Called Deeming
 - Disability -physical or mental impairment causing marked and severe functional limitations
 - Katie Becketts Medicaid - Children
 - Eligible at birth up to 18
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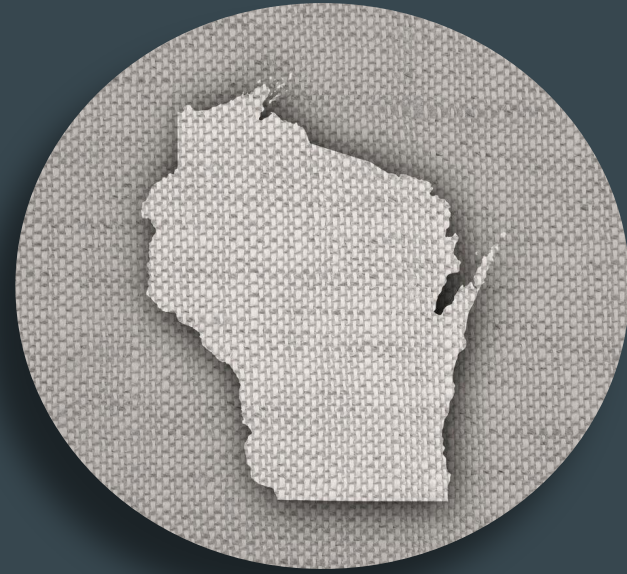


What is Medicaid?

- Health insurance
- Long-term supports
- Wisconsin-administered

SSI & Medicaid in Wisconsin

- In WI, SSI usually means Automatic Medicaid
- No separate Medicaid application is required
- Medicaid covers services beyond private insurance
 - Medical, Dental, Vision, mental health, & LTC
- This connection provides long-term stability



Programs for Children

- Badger Care Plus
- Birth to 3 - Provides special education and therapies for children under 3
- Katie Beckett Medicaid waiver- For Children under 19 with long term disabilities.
 - Doesn't use parents income
- Childrens Long Term Support (CLTS) - support to allow children to remain at home

Medicaid for Adults

- Health coverage for adults with disabilities (Badger Care)
 - Long-term care and support services
 - Programs focused on independence and choice
 - Wisconsin programs like Family Care and IRIS
 - Medicaid Purchase Plan (MAPP) for adults with disabilities who want to work
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Age 18 SSI Review

Adult rules apply

- Question shifts from “How does this condition affect the child at school/home” to “How does this condition affect an adult’s ability to work”

Parent income no longer counts

- At age 18, only the young adult’s income and assets are counted.

Eligibility may change

- Some youth lose SSI at 18, some gain SSI for the first time.

Plan ahead

- At 18, you have to reapply even if qualified as a child.

Income & Asset Rules

- SSI and Medicaid have income and asset limits
- Income changes can affect benefits
- Assets, gifts, and inheritances matter
- Ask before making financial changes
- SSA formally review every 1 to 6 years
 - States required every 12 months



Social Security Disability Insurance

- Based on work history. No asset limit on this and investments, earned interest doesn't count against you
- Your current income does matter. In 2026, cannot earn more than \$1,690 (blind \$2,830) per month
- Provides monthly income
- Provide Medicare after 24 month waiting period
- Waiting period of 5 months -

Who Qualifies for SSDI:

- Inability to work- Unable to do your previous work or adjust to other work -
- Eligibility - Medically determinable impairment that prevents *SGA, for at least 12 months. Can't be partial or short term
- Work based - usually 40 work credits - 20 earned in last 10 years - younger workers may need fewer.
- Concurrent Benefits, you may receive SSI if you meet both disability and low income

*SGA - Substantial Gainful Activity - An earnings threshold used by Social Security to determine whether someone is working too much to be considered disabled under SSDI

Disabled Adult Child (DAC)

- Must be 18
- Disability must have started before age of 22
- Payment = 50% of parent benefit (if alive, 75% if parent is deceased)
- After receiving benefits for 2 years, eligible for Medicare
- Work restrictions - can't earn more than \$1,690 per month

SSI

Income - Federal program
(Needs-based)

- Based on income and your resources
- If under 18 and denied you can re-apply as an adult
- Comes with Medicaid

SSDI

Income - Federal program (Work based)

- Based on work history
 - Insurance program that's funded by your taxes
 - Not based on financial need
 - Waiting period of 5 months and 24 months for Medicare
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Medicare

- Primarily for adults who are age 65+
- Also can be for people who qualify for SSDI, usually you have a 24 month waiting period
- This has a premium for most people
 - QMB - Pays A&B / ded & coinsurance
 - SLMB - Pays only Part B
- Does not cover long term care

Big Picture Overview

Many people use more than one

SSI

Income - Federal program (Needs-based)

- Low Income
- Aged 65 or older
- Blind
- Disabled

SSDI

Income - Federal program (Work-based)

- Work history matters
- Physical or mental impairment that prevents SGA

Medicaid/Medicare

Healthcare

- Medicaid is needs based health insurance
- Medicare - For people 65+ or who qualify for SSDI

What to do if you are Denied

- First understand why you were denied
 - Usually income too high or lack of medical evidence
- File a written request for reconsideration within 60 days
 - Provide new evidence to support your claim
 - Appeal online or by mail. Form SSA-561
- If reconsideration is denied
 - Hearing to present your case
 - Appeals council review
 - Federal court and filing a lawsuit

Wisconsin Resources

Access Wisconsin
access.wi.gov

- Online portal where families can apply for many benefits in WI, including Medicaid and long-term care programs. This is a great starting point.

Wisconsin Dept of
Health Services (DHS)
dhs.wisconsin.gov

- DHS oversees Medicaid and many disability-related programs statewide. The website explains program rules, eligibility and available supports

Dane County Human
Services

- Help families navigate healthcare, disability services, and economic support at the local level. They are often involved in long-term care programs and case management

Aging & Disability
Resource Centers
(ADRCs)

- Provide free, unbiased information about long-term care, Medicaid programs, community supports, and planning for the future.

Additional Resource Contact Information:

ADRC - Aging Disability Resource Center

Website: <https://www.daneadrc.org/>

Phone: 608-240-7400

Email: ADRC@DaneCounty.gov

Social Security

Website: <https://www.ssa.gov/ssi>

Phone: 1-800-772-1213

Wisconsin Department of Health Services

Website: <https://www.dhs.wisconsin.gov/>

Phone: 608-266-1865



Key Takeaways

- Programs serve different roles
- Benefits often overlap
- If Denied file appeal
- Help is available